



DEPARTMENT OF CITY PLANNING 100 LARKIN STREET · SAN FRANCISCO, CALIFORNIA 94102

/// FINAL

ENVIRONMENTAL IMPACT REPORT AND STATEMENT

for the

REHABILITATION ASSISTANCE PROGRAM

for the

UPPER ASHBURY

EE/EF 75.241

December 2, 1976

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711.4097
Sa52fr



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SAN FRANCISCO
CITY PLANNING COMMISSION
RESOLUTION NO. 7608

WHEREAS, A draft environmental impact report, dated August 27, 1976, has been prepared by the Department of City Planning in connection with EE-EF75.241: Initiate Rehabilitation Assistance Program (RAP) in the Upper Ashbury, consisting of portions of U. S. Census Tract 171, in order to rehabilitate deteriorated housing units and provide related public improvements; and

WHEREAS, The Department duly filed a notice of completion of the draft report with the Secretary of the California Resources Agency, gave other notice and requested comments as required by law, made the report available to the general public and satisfied other procedural requirements; and

WHEREAS, The City Planning Commission held duly advertised public hearings on said draft environmental impact report on September 21, 1976, and October 14, 1976, at which opportunity was given for public participation and comments; and

WHEREAS, A final environmental impact report, dated December 2, 1976, has been prepared by the Department, based upon the draft environmental impact report, any consultations and comments received during the review process, any additional information that became available, and a response to any comments that raised significant points concerning effects on the environment, all as required by law; and

WHEREAS, On December 2, 1976, the Commission reviewed the final environmental impact report, and found that the contents of said report and the procedures through which it was prepared, publicized and reviewed comply with the provisions of the California Environmental Quality Act, the Guidelines of the Secretary for Resources and San Francisco requirements;

THEREFORE BE IT RESOLVED, That the City Planning Commission does hereby find the Final Environmental Impact Report, dated December 2, 1976, concerning the Rehabilitation Assistance Plan for the Upper Ashbury, is adequate, accurate and objective, and does hereby CERTIFY THE COMPLETION of said Report in compliance with the California Environmental Quality Act and the State Guidelines;

AND BE IT FURTHER RESOLVED, That the Commission in certifying the completion of said Report does hereby find that the project as proposed will not have a significant effect on the environment.

I hereby certify that the foregoing Resolution was ADOPTED by the City Planning Commission at its regular meeting of December 2, 1976.

Lynn E. Pio
Secretary

AYES: Commissioners Dearman, Lau, Mellon, Rosenblatt

NOES: Commissioners Dierman, Finn, Starbuck

ABSENT: None

PASSED: December 2, 1976

D REF 711.4097 Sa52fr

San Francisco (Calif.).
Dept. of City Planning.
Final environmental
impact report and
1976.

SAN FRANCISCO
CITY PLANNING COMMISSION
RESOLUTION NO. 7609

WHEREAS, A draft environmental impact statement, dated August 27, 1976, has been prepared by the Department of City Planning in connection with EE-EF75.241: Initiate Rehabilitation Assistance Program (RAP) in the Upper Ashbury, consisting of portions of U. S. Census Tract 171, in order to rehabilitate deteriorated housing units and provide related public improvements; and

WHEREAS, The Department duly advertised a Notice of Intent to File an environmental impact statement, gave other notice and requested comments as required by law, made the statement available to the general public and satisfied other procedural requirements; and

WHEREAS, The City Planning Commission held duly advertised public hearings on said draft environmental impact statement on September 21, 1976, and October 14, 1976, at which opportunity was given for public participation and comments; and

WHEREAS, The draft environmental impact statement has been amended by the Department, based upon any consultations and comments received during the review process, any additional information that became available, and a response to any comments that raised significant points concerning effects on the environment, all as required by law; and

WHEREAS, The Commission has certified the completion of a final environmental impact report for the subject proposal in compliance with the California Environmental Quality Act and the State EIR Guidelines;

THEREFORE BE IT RESOLVED, That the City Planning Commission does hereby recommend that the Draft Environmental Impact Statement, dated November 18, 1976, as amended by the addition of Chapter 13 on December 2, 1976, concerning the Rehabilitation Assistance Program for the Upper Ashbury, be found by the Mayor, as chief executive officer of the City and County of San Francisco authorized to assume the status of a responsible Federal official, under the National Environmental Policy Act (NEPA), insofar as the provisions of NEPA apply to the HUD responsibilities for environmental review, to be adequately accurate and objective, and that the Mayor CERTIFY THE COMPLETION of said Statement in compliance with the National Environmental Policy Act and the applicable HUD Guidelines.

I hereby certify that the foregoing Resolution was ADOPTED by the City Planning Commission at its regular meeting of December 2, 1976.

Lynn E. Pio
Secretary

AYES: Commissioners Dearman, Lau, Melion, Rosenblatt

NOES: Commissioners Bierman, Finn, Starbuck

ABSENT: None

PASSED: December 2, 1976

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CHAPTER I. SUMMARY

The Rehabilitation Assistance Program (RAP) is a financial assistance and code enforcement program, designed to carry out the City's policy of residential rehabilitation and neighborhood conservation. It operates in selected areas of San Francisco, and requires that all dwelling units within such areas be rehabilitated when necessary to meet the health and safety standards contained in the City's Housing Code. The Upper Ashbury area of San Francisco, containing approximately 3,700 dwelling units and 8,700 persons, was designated by the Board of Supervisors as a RAP area in June, 1974, and would be subject to the program when funds are released for program activities.

Funds for the program activities in the Upper Ashbury would be provided from the City's Community Development Block Grant. Before these funds can be released, the environmental impact of the proposed program must be evaluated, in light of the controversy in the proposed area regarding the social and economic impacts of displacement due to rehabilitation and rehabilitation costs.

Without various mitigation measures, there would be potential displacement resulting from the code enforcement activities of the program. The extent of potential displacement is estimated to be 144 families and 104 individuals. Because the economic impact of higher rents after rehabilitation would affect lower income households proportionately greater than middle or upper income households, the relocation of these households from the area, should that occur, would have an impact on the socio-economic characteristics of the area.

The potential impact, however, would be mitigated through the use of

various financial assistance programs and mechanisms, such as the relocation assistance policy, the hardship loan program, the use of Federal Section 8 housing assistance payments under the U.S. Department of Housing and Urban Development, and code compliance moratoria granted by the Abatement Appeal Board. Relocation assistance, Hardship Loans, and code compliance moratoria would be available only in situations involving rehabilitation required to bring a building into code compliance. Where no rehabilitation is required, these mitigation measures would not be available. Rent assistance under Section 8, however, would be available to qualified households whether rehabilitation in their unit was required or not. Changes in the socio-economic characteristics of the area are not anticipated to be significant.

Other impacts of the program would include increases in the use of energy and water, and in the amount of sewage and solid waste. These impacts would be immeasurably small, however, because no increase in population in the area is expected to result from the program; rather, improved utilities and facilities would be expected (i.e., new plumbing, wiring, or bathrooms).

The public improvements plan would provide approximately one million dollars worth of improvements to the parks, sidewalks, schoolyards, streets and parking facilities within the area. These improvements would help implement policies of the Recreation and Open Space Element and Transportation Element of the City's Master Plan, and policies of the Haight-Ashbury Improvement Plan, endorsed by the City Planning Commission in August, 1973.

The Rehabilitation Assistance Program is subject to environmental review under both California and Federal law; therefore, this document is a joint draft environmental impact report and statement (EIR/S). For additional information about the proposed project, contact the Department of City Planning, 100 Larkin Street, San Francisco, 94102, (415) 558-3056, (Selina Bendix, Environmental Review Officer; Alec S. Bash EIR/S Coordinator, or (415) 558-5423 Nathaniel Taylor, Project Director). Chapter XII includes a distribution list of agencies, groups and individuals from whom comments have been requested.

CHAPTER TWO. PROJECT DESCRIPTION

A. INTRODUCTION

Pursuant to the requirements of the Housing and Community Development Act of 1974^{1/}, San Francisco's Community Development Block Grant Program and each individual project within it are subject to State and Federal environmental law, under the California Environmental Quality Act (CEQA) and National Environmental Policy Act (NEPA), respectively. The city's block grant application for 1975 has been reviewed for environmental impact, and the combined Environmental Impact Report/Statement (EIR/S)^{2/} has been certified adequate, accurate and objective under California law by the City Planning Commission,^{3/} and considered by the Board of Supervisors in their approval of the 1975 Community Block Grant application.

Among the projects proposed to be administered within the \$28 million program in San Francisco is the concentrated code enforcement and rehabilitation financing program known as the Rehabilitation Assistance Program, which is proposed in both the Upper Ashbury and the Inner Richmond neighborhoods. Federal environmental review guidelines require an environmental impact statement (EIS) for "proposed major actions, the environmental impact of which is likely to be highly controversial."^{4/} Since there is controversy in the Upper Ashbury area relative to its proposed program (see section F, page 16), it is deemed necessary to prepare a full EIS for the program of that

1/ 42 USC 5301 (PL. 93-383) 88 STAT. 633

2/ One document was prepared to satisfy both the State and Federal environmental review requirements, which explains the joint designation as EIR/S.

3/ San Francisco City Planning Commission Resolution No. 7292, March 6, 1975.

4/ Council on Environmental Quality, Guidelines for Implementing the National Environmental Policy Act of 1970.

area.

It is anticipated that State EIR Guidelines will soon require EIRs in such cases also (although normally, code enforcement and rehabilitation programs are categorically exempt from environmental review).^{5/} In order to satisfy both the Federal environmental review requirements and the anticipated changes in the California requirements, this document is a joint Environmental Impact Report/Statement (EIR/S).

The Rehabilitation Assistance Program (RAP) was established by the San Francisco Board of Supervisors as Chapter 32 of the City's Administrative Code.^{6/} It is authorized pursuant to the Marks-Foran Residential Rehabilitation Act of 1973^{7/} and a Charter Amendment approved by the voters of San Francisco in 1973. Boundaries for the Upper Ashbury Residential Rehabilitation Area were designated by the Board of Supervisors in Board Resolution No. 424-74, on June 3, 1974 and approved by the Mayor on June 6, 1974. The RAP was developed as a local replacement for the federally assisted program known as FACE (Federally Assisted Code Enforcement), which has been in operation in San Francisco since 1966 and will be completed shortly in three areas of the city. FACE was established under Section 117 of the Housing Act of 1949, as amended.

B. PROGRAM GOALS

The major objectives of the RAP are to conserve existing housing and to improve neighborhood quality. In keeping with the City's goal of neighborhood

^{5/} Guidelines for Implementation of the California Environmental Quality Act of 1970 Incorporating All Amendments through February 18, 1975, Office of the Secretary for Resources, Section 15101 (d); and Categorical Exemptions from the California Environmental Quality Act, adopted by the City Planning Commission December 4, 1975, under Resolution No. 7409, Class 1 (d).

^{6/} Ordinance Number 23-74, adopted Dec. 26, 1973. See Appendix 1.

^{7/} Cal. Health and Safety Code Sect. 27901 et. seq.

maintenance, as expressed in the Comprehensive Plan,^{8/} large scale clearance and demolition of blighted residential areas are to be avoided in favor of residential rehabilitation of existing structures. It is the stated policy of the RAP to maintain the existing diversity of the Upper Ashbury neighborhood, encourage the existence of low and moderate income housing, and preserve the existing residential character of the area.^{9/}

C. PROGRAM LOCATION

The Upper Ashbury RAP area would be located in the approximate center of San Francisco (Figure 1). It would comprise 46 percent of the land area and 43 percent of the population of the larger Haight-Ashbury neighborhood, as defined by the Haight-Ashbury Neighborhood Council. The RAP area is generally bounded by the south side of 17th Street, the west side of Stanyan Street, the north side of Waller Street, Buena Vista Avenue West, Java Street, Piedmont Street, and the west side of Ashbury Street (Figure 2).

The northern most portion of the area is relatively flat, sloping upwards to the south, such that the elevation at 17th Street is 120 feet higher than at Waller Street. The area is surrounded by parks and hilltops, and its slope affords views of the Pacific Ocean and the Golden Gate Headlands of Marin County.

^{8/} Objective 1 of the Residence Element states: "Preserve, improve and maintain the existing housing stock." This is to be achieved through Policies 1, 2 and others, and programs developed pursuant thereto. Policy 1 calls for maintaining housing at or above code levels, and Policy 2 calls for adoption of a neighborhood maintenance approach in the re-development program; Residence Element of the Master Plan, as revised by amendment adopted by the City Planning Commission on December 11, 1975, under Resolution No. 7417.

^{9/} See San Francisco Administrative Code, Section 32.1.

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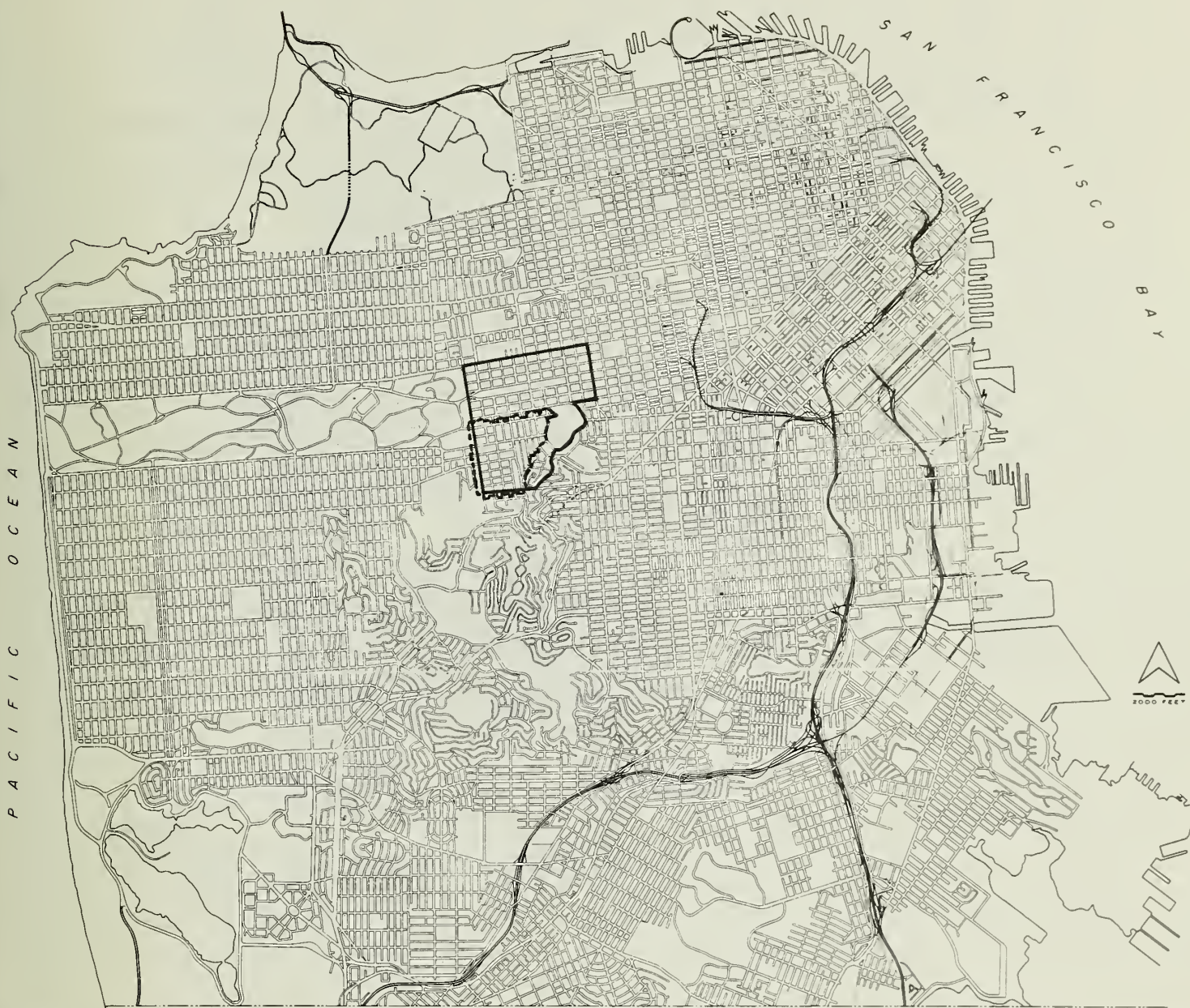


Fig. 1

LOCATION OF THE UPPER ASHBURY
REHABILITATION ASSISTANCE PROGRAM

- Haight Ashbury District
- Upper Ashbury RAP Area



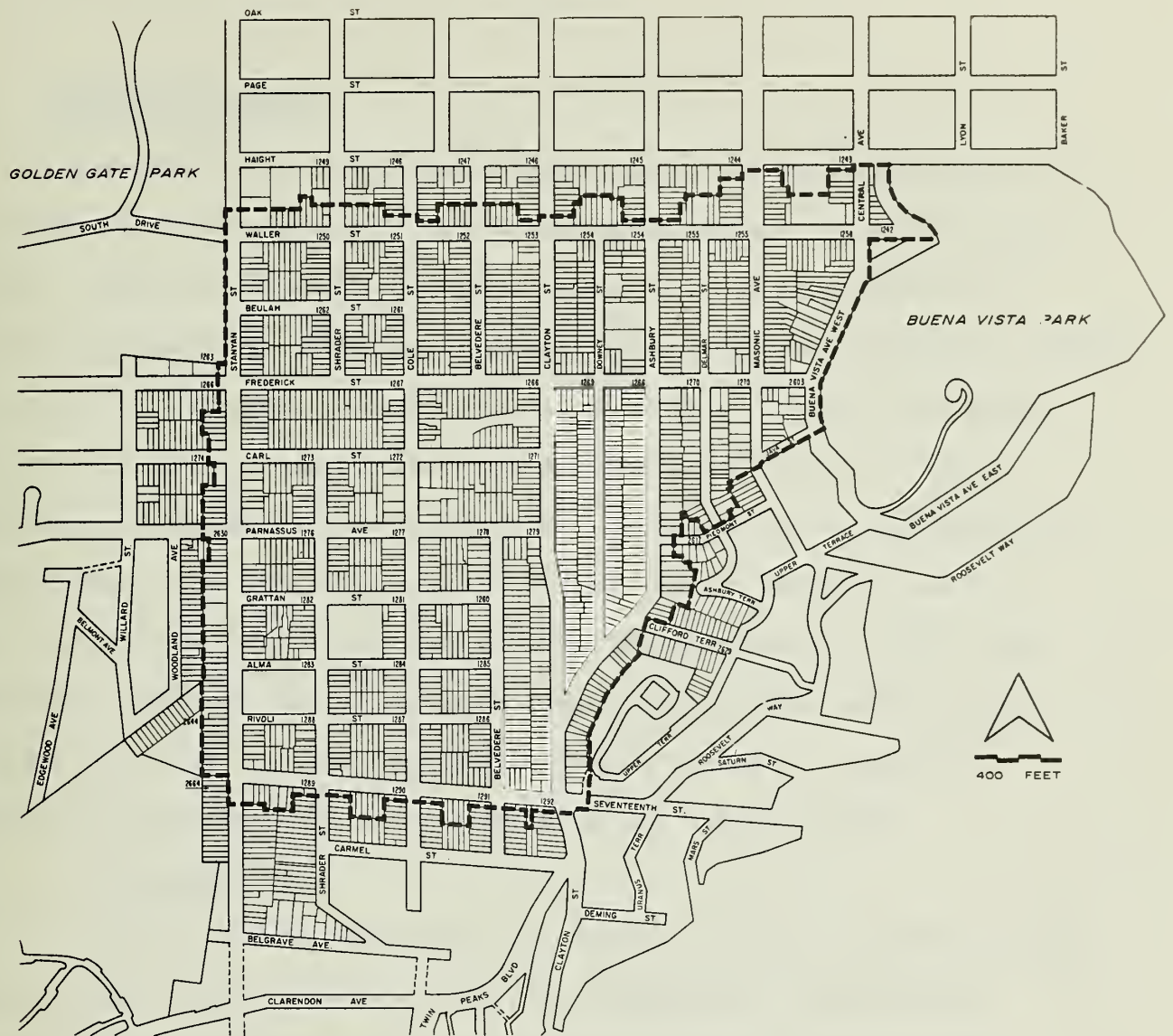


Fig. 2

UPPER ASHBURY BOUNDARIES FOR THE REHABILITATION ASSISTANCE PROGRAM



D. PROGRAM DESCRIPTION

The Rehabilitation Assistance Program consists of three categories of activities: code enforcement, rehabilitation financing, and public improvements. Typically, a property would be inspected and code violations reported by inspectors, after which property owners would be eligible for special loan and grant programs to cover rehabilitation work. Public improvements would be provided to improve the overall character of the area. The activities are similar in each program area. To assist the implementation of the program, there are three committees which provide opportunities for the residents to participate: the Citizens Advisory Committee (CAC), the Area Rent Committee, and the Citywide Loan Committee. The following describes the program as it is designed to operate pursuant to Chapter 32 of the Administrative Code and the RAP Rules and Regulations.^{10/}

1. Code Enforcement

Once an area is designated by the Board of Supervisors and approved by the Mayor, a RAP field office under the Department of Public Works, Bureau of Building Inspection, is established in the area for the administration and operation of the program. Building, plumbing, and electrical inspectors are assigned to the field office and a work program is established for inspecting all buildings in the area for compliance with the City's Housing Code. The inspectors determine the extent of work necessary to bring each individual building into compliance with the Housing Code, as well as other property improvements that the owner considers desirable.

^{10/} The RAP Rules and Regulations were adopted by The Superintendent of Building Inspection on behalf of the Chief Administrative Officer, following review by the Citizens Advisory Committees.

THEORY

The first part of the theory is concerned with the general properties of the system. It is shown that the system is stable and that the solution is unique. The second part of the theory is concerned with the asymptotic behavior of the system. It is shown that the system converges to a steady state and that the convergence is exponential.

CONCLUSIONS

The conclusions of the theory are that the system is stable and that the solution is unique. It is also shown that the system converges to a steady state and that the convergence is exponential. These results are important for the design of control systems.

REFERENCES

1. [Reference 1]
2. [Reference 2]

The Upper Ashbury RAP staff would be expected to include approximately 14 full time persons, deployed as follows: 6 building inspectors, 1 plumbing inspector, 1 electrical inspector, 2 loan officers, 2 clerical, 1 community liaison officer, and one program manager.

Other assistance provided by the RAP inspection personnel include progress and final inspections; preparation of job specifications; preparation of cost estimates; and bid advertising and awarding of contract. The program area is considered complete when 95 percent of the structures have satisfactorily been brought into code compliance.

RAP Community Liaison Staff assist inspection and loan personnel in solving various problems that arise in connection with the program, particularly those involving tenant-landlord disputes. They also provide liaison between the CAC and program staff.

Program costs are funded out of the Community Development Block Grant. The estimated budget for the first year of operation is \$.8 million. The total amount needed to complete the Upper Ashbury program, including code enforcement, public improvements, hardship loans, and relocation costs, is \$9.9 million.

2. Rehabilitation Financing

Real Property Loan Officers under the technical direction of the Real Estate Department are assigned to the RAP field office to assist property owners in arranging the most favorable method to finance any work to be done. These methods include: private sources of the owner, such as savings; a private, market-rate property improvement loan, (currently obtainable at approximately 12 percent interest, with a 10 year maximum term^{11/}); a loan from the city at below market interest rate (RAP loan); a Section 312^{12/} Federal Rehabilitation Loan at 3% interest with a maximum 20 yr. term; a below market rate loan from the State Housing Finance

^{11/} Conversation with loan officer, Bank of America, August, 1976.

^{12/} Section 312 of the National Housing Act of 1949, as amended.

Agency; and/or a City hardship loan.

The City will create a loan pool for the purpose of making RAP loans through the sale of municipal revenue bonds to private financial institutions. The Bank of America has initially agreed to purchase up to \$20 million in bonds. Other banks are also free to participate. The tax exempt municipal revenue bonds will be purchased by the bank at the prevailing interest rate for 10-year AA-rated general obligation municipal securities. The rate for the first \$2.5 million issue will be 5.0%. This rate has fluctuated between 4.5 and 7.0 percent since the time of the original agreement with the bank. The money borrowed from the bank through the sale of bonds will be repaid over twenty years, with the interest rate renegotiated at the end of 10 years at the then current rate of AA-rated general obligation bonds. The interest rate paid by the borrower could be changed at that time as required and prescribed by City and State law. These changes would be limited so as to reflect changes in the interest rate on the City's RAP bonds, and would have to reflect the actual increase or decrease, whichever occurs. These changes would have to be approved by the Board of Supervisors, after public hearing and notice to affected parties.

The City will reloan this money to eligible property owners in RAP areas at the same interest rate that the City pays the bank, plus approximately 1 percent more interest, plus or minus a fraction of a percent in order to pay a loan service charge, create a default reserve fund, and cover the cost of issuing bonds.^{14/} Thus the interest rate charged property owners would be expected to be in the 6 to 7½ percent range, depending on the rate at which the City sells the bonds.

The following table shows the monthly payment necessary for varying loan amounts, given an interest rate of 6 percent and a 19-year repayment term. This represents what is required for the first bond issue; the amounts may differ for subsequent bond issues.

The impact on rent would include proportionate shares of property tax increases, and insurance in addition to the monthly payments shown in the Table.

<u>Amount Borrowed</u>	<u>Monthly Payment</u>
\$ 1,000	\$ 7.40
2,000	14.80
3,000	22.20
4,000	29.60
5,000	37.00
10,000	74.00
20,000	148.00

^{14/} Pursuant to Board of Supervisors Resolution No. 377-74, authorizing the issuance of the first \$8,000,000 in residential rehabilitation revenue bonds, six separate funds or accounts are established where revenues will be administered. Approximately one percent more interest applied to the RAP loans will be sufficient to pay the costs of servicing and securing the principle amount borrowed from the bank. See, also, Rehabilitation Assistance Program, Rules, Section 7.14.

Eligibility to receive a RAP loan is determined by the loan officers of the Real Estate Department on the basis of the following criteria:

- a) Adequacy of the borrower's financial capacity to repay the loan;
- b) Status of applicant's credit rating;
- c) Status of applicant as holding equitable title to the property;
and
- d) Status of applicant's agreement to the terms and conditions of the RAP loan.^{15/}

The amount of money that can be borrowed varies according to the size and occupancy status of the structure. Generally, maximum amounts are limited to the following:

<u>Size of Building</u>	<u>Maximum Loan Amount</u>
Single Family	\$17,500
2-3 Units	10,000 per unit
4 units or more	7,500 per unit

The Real Estate Department, however, may approve a loan up to 17,500 per unit in buildings containing two or more units where rehabilitation could not otherwise be accomplished without resulting in hardship to the owner and/or tenants.

The terms and conditions to which a loan applicant must agree include the rent stabilization provisions.^{16/} Property owners must agree that during the time that a RAP loan is outstanding, rent for any dwelling unit shall not exceed the pre-rehabilitation rent plus actual increased costs to the owner in the form of monthly loan payments, property taxes,

^{15/} See City and County of San Francisco, Rehabilitation Assistance Program, Rules, Section 7.2.

¹⁶ San Francisco Administrative Code, Section 32.73.

insurance, maintenance, and adjustments due to increases in the cost of living.

Hardship loans up to \$3,500 will be available to low income owner-occupants of 1-4 unit buildings. Hardship loans are interest free, with the principle repaid upon sale or transfer of ownership of the building. The Director of Property, as head of the Real Estate Department, will have final authority in approving all RAP loans, including hardship loans.^{17/}

It is also possible to refinance existing indebtedness on a building and incorporate within the terms of a RAP loan the cost of rehabilitation and other mortgage obligations.^{18/} This provision of the RAP loan program allows up to 95% of the after-rehabilitation value of the property to be financed with a RAP loan, thereby enabling monthly debt service charges to be reduced, in some cases, even when the cost of rehabilitation is included.

3. Public Improvements

Prior to the initiation of code enforcement and financing activities, a public improvements plan for the RAP area must be developed for approval and a commitment of funding by the Board of Supervisors.^{19/} Previous public improvement plans under the FACE Program have traditionally included a variety of physical improvements to the streets and sidewalks within a FACE area, such as tree planting, repaving, undergrounding overhead utility wires, conversion to angle parking, and sidewalk widening or narrowing. Under the RAP ordinance, the plan is required to include all items the Director of Planning deems necessary to the successful

^{17/} See Rehabilitation Assistance Program, Rules, Section 7.5.

^{18/} San Francisco Administrative Code, Section 32.80.

^{19/} See San Francisco Administrative Code Section 32.11.

rehabilitation of the area, including consideration of health, recreation child care, education, culture and safety facilities and services. The plan is also supported by Objective III and related Policy 2 of the Residence Element of the Comprehensive Plan, which call for providing pleasant residential environments that meet the needs of residents, and supporting housing with adequate public improvements, services and amenities.^{20/}

The public improvements plan is developed by the Department of City Planning, with the participation of the Citizens Advisory Committee (CAC). This is an eleven member board comprised of residents and property owners of the RAP area. (See p. 12) After review by the CAC and other residents of the area, the preliminary plan is submitted to the Board of Supervisors for approval and committment of funds.

The preliminary Upper Ashbury Public Improvements Plan has been developed and has been the subject of community review, the most recent of which was at a neighborhood meeting March 4, 1976. Pending further public review, it will be submitted to the Board of Supervisors. The Plan is on file and available for public review at the Department of City Planning. The proposed plan calls for a total expenditure of \$943,400 for a variety of improvements, generally categorized in the following manner:

Areawide beautification

(street trees, front yard gardens, litter cans) \$ 230,250

^{20/} Residence Element of the Comprehensive Plan, adopted, as revised, on December 11, 1975.

Localized beautification

(Clayton/Ashbury, Waller, Stanyan, Piedmont, and Cole Streets)	205,150
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Traffic safety and control

(corner bulbs, sidewalk plazas)	16,000
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Angle parking

(Masonic and Clayton Streets)	28,300
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Recreation and Park Improvements

Cole/Carl minipark, Dudley Stone School, Grattan School, Grattan Playground, Buena Vista Park	146,000
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Social Service Facilities	100,000
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TOTAL	\$ 725,700
-------	------------

Plus 30% escalation to 1978	<u>217,700</u>
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GRAND TOTAL	\$ 943,069
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Once approved by the Board of Supervisors, the plan would be implemented over the course of the program in the Upper Ashbury. Improvements would be subject to individual environmental review as they become further defined and reach a funding stage. Funds to carry out the plan are identified in the Community Development Block Grant as part of the program for the RAP in the Upper Ashbury.

4. Citizen Participation

a) Citizens Advisory Committee (CAC)

There are three committees which provide opportunities for residents of a program area to participate in the administration of the program. The Citizens Advisory Committee is a body of eleven persons, of which five are owners of property in the RAP area, four are tenants

residing within the RAP areas, and two are representatives of local community organizations. Whenever there are more nominees for the committee than positions available, the committee is established through a neighborhood election.

The functions of the CAC generally are to act as liaison between the residents of the area and the City departments which are responsible for program administration. This includes participating in the development of the public improvement plan and in the selection of liaison staff, and helping to solve code enforcement and relocation problems which arise in the course of program implementation.

The Upper Ashbury CAC was established by an election held on August 10, 1974. It meets regularly on the third Wednesday of each month at 7:30 p.m. at the Grattan Elementary School. Meetings follow a standard agenda which provides opportunities for new and old business, reports of City departments and other matters that arise from time to time.

The CAC is established as an advisory body. No funds are appropriated to the CAC directly for its own use, although funds are expended by the City for CAC activities, such as mailings, notices, and staff assistance. The Upper Ashbury CAC has requested control over policy and administration, and adequate funding for its own purposes. As these demands are considered to go beyond the provisions of the RAP ordinance, the City has not agreed to them.

b) Area Rent Committee

A four member committee is appointed by the CAC in each RAP

area and is comprised of two landlords and two tenants. It functions as an appeal committee on issues involving the determination of the Director of Property as to base rent and allowable rent increases. The Area Rent Committee can overturn a decision of the Director of Property by a vote of three; if the Committee fails to reach a decision by a vote of three, the decision of the Director of Property stands.

c) Loan Committee

A citywide loan committee will be established, consisting of one representative from each RAP area CAC,^{21/} a representative from the Real Estate Department, and a private individual appointed by the Chief Administrative Officer (CAO) who has experience in real estate financing. The Loan Committee has two functions: i) to periodically review the rules and procedures and standards for the granting of RAP loans and to recommend changes to the Director of Property; and ii) to review and recommend on appeal the approval or denial of applications for loans which have already been denied by the Director of Property.

Neither the Area Rent Committee for the Upper Ashbury nor the Citywide Loan Committee have been established.

E. BACKGROUND OF THE RAP IN THE UPPER ASHBURY

The history of the proposed program in the Upper Ashbury dates back several years when the area was first considered for Federally Assisted

^{21/} As noted earlier, there is one other RAP area in San Francisco, in the Inner Richmond.

Code Enforcement (FACE). A complete history of the current proposal is included as Appendix I, page 77.

F. NATURE OF THE CONTROVERSY

Controversy has accompanied the proposed FACE and RAP projects in the Haight-Ashbury over its eight year history. The proposal and its anticipated impact have been debated at neighborhood meetings and in local newspapers and flyers. It has been a neighborhood issue for as long as it has been a proposal.

The essence of the controversy is the question of to what extent the proposed program would result in a change in the character and diversity of the neighborhood. There are some persons who feel the impact would be extensive, irreparable and undesirable; some who feel it would be minimal; and some who feel that, even if the change would be significant, it would be beneficial by bringing higher income groups into the area.

Those who believe extensive and undesirable change will result from implementation of the RAP are concerned primarily about displacement of residents from their current dwellings and about the inability of residents to remain in the neighborhood because of increased housing costs and/or lack of suitable replacement housing.

In order to publicize these concerns, local newspapers, flyers and handbills often appear at neighborhood meetings throughout the community. They refer to the program as a "painless people remover" that will "force the Haight to become a pale lily-white copy of middle class suburbia." In responding to the demand for rehabilitation and financial

assistance on the part of many community residents, the City has been characterized as having the intent to "isolate us from one another so we can be picked off one by one more easily."^{22/}

Recent objections to the RAP have been expressed through the Upper Ashbury CAC in the form of a resolution, which passed by a 6 to 3 vote. The resolution, presented to the Department of City Planning on July 16, 1975, makes five specific demands that are to be met prior to initiating the program.^{23/} The following section restates the demands and explains the extent to which the proposed program responds to each.

1. There should be adequate rent control
for all buildings in the area, not
just those where RAP loans are taken out.

The question of areawide rent control is a legal one which has been pursued by the City Attorney's Office. Rent stabilization provisions can apply to holders of RAP loans simply because the City has the authority to attach conditions to the granting of loans. Whether the City may require rent stabilization to all property owners in the area is not clear in the absence of statutory authorization.

In response to a letter of the Director of Planning concerning this question, the City Attorney has written an opinion, the concluding paragraph of which states:

In conclusion, imposition of rent controls can be a proper function of municipal government if a rental housing emergency exists. However, legislation which attempts to

^{22/} Representative samples of these are on file and available for public review at the Department of City Planning, 100 Larkin Street.

^{23/} On file and available for public review at the Department of City Planning, 100 Larkin Street.

limit rent control to one particular geographical area within the City presents serious equal protection questions and may not withstand judicial scrutiny. Knowledge of the factual basis for the emergency and the justification for limiting rent control to a RAP area -- and a decision from the California Supreme Court which has granted a hearing in the Birkenfeld case [] will be necessary before I can comment meaningfully on the probable legality of any particular determination regarding an emergency which would justify rent control generally, and rent^{24/} control in a small geographical area in particular.

In the event that it becomes legally possible to establish areawide rent control, whether or not this should be done would be a policy decision for the Board of Supervisors to ultimately decide.

2. There should be an effective relocation assistance program that includes: a) rent subsidies for people who want to stay in their homes and can't afford rent increases; b) city-financed rehabilitated housing in the neighborhood for families who are moved from their homes while rehab work is going on; c) assistance for these people to move back into their rehabilitated homes if they wish to.

Chapter 8 of the Rules and Regulations for the administration of the RAP contains policies and criteria for relocation assistance. The relocation program would provide various forms of assistance to persons displaced as a result of code enforcement activities. These include: moving expense payments (for permanent and temporary moves); incidental expense allowances; replacement housing payments (to cover any increased cost of housing as a result of rehabilitation or relocation to a new

^{24/} Letter from Thomas M. O'Connor, City Attorney, to Dean L. Macris, Director of Planning, Dated November 20, 1975. A copy of this letter is on file and available for public review at the Department of City Planning, 100 Larkin Street.

unit); replacement housing payments for homeowners (up to \$15,000); and moving expenses for businesses and non-profit corporations.

The details of the relocation program are described more fully in Chapter SIX, Mitigation Measures.

3. There must be no mandatory code enforcement for owner-occupied single-family homes, though rehab loans should be available if desired.

The major objective of the program is to effectuate neighborhood-wide rehabilitation. To exclude owner-occupied single family homes from mandatory code inspection and compliance would contradict this purpose of the program, and would conflict with the Marks-Foran enabling legislation (Sect. 37922, Cal. Health and Safety Code) which calls for a commitment to achieve code compliance in 95 percent of the residences in the RAP area.

The underlying premise is that only by rehabilitating all buildings in the area do you assure the maintenance of housing condition and property values. Since the only sources for repayment of the RAP bonds are the property owners' payments on their loans, and the mortgage securing the loans, failure to compel rehabilitation of virtually all structures in the area could jeopardize the City's ability to repay the bonds and eventually render the bonds unmarketable, leaving the City with code enforcement only.

4. The CAC must be given the authority and financial support needed to carry out its responsibilities to the neighborhood residents.

The extent to which the program grants authority to and provides assistance for the CAC has already been indicated (see page 13).

5. The Department of City Planning must finish the ordinance it agreed to prepare to begin the Home Ownership Assistance Program for low-income people in the Haight-Ashbury - a program which the Board of Supervisors approved in March, 1974.

The Home Ownership Assistance Program was drafted by the Department of City Planning, submitted to the Board of Supervisors in May, 1975, adopted after several public hearings on February 23, 1976 as Ordinance Number 54-76, and signed by the Mayor on March 5, 1976.

CHAPTER III. ENVIRONMENTAL SETTING

A. Population Characteristics

1. History

The Haight-Ashbury developed between the 1870's and the early 20th Century, spawned by the development of Golden Gate Park, street car lines, and the expanding citywide population in search of land for new homes. During this period many of the area's large houses and flats were constructed, particularly in the lower part of the area north of Waller Street. The area became popular as a fashionable alternative to Nob Hill during the "Gay Nineties."^{1/}

Since the 1906 earthquake caused practically no damage in the Haight-Ashbury, as compared with the downtown area east of Van Ness Avenue, it was a prime area for the homeless. Those parts of the Haight-Ashbury undeveloped at the time of the earthquake were quickly built up by additional single family homes, large flats and multi-unit buildings. By 1923, close to 80% of the neighborhood's present housing stock had been built.

Since the 1920's there have been many changes in the characteristics of this housing stock and in the people who have made the Haight-Ashbury their home. Both the Depression and World War II were periods in which housing and neighborhood maintenance declined, tenant turnover increased, and shortages of money and/or housing forced many people to double up in what previously had been single-family homes or large flats.

^{1/} "Topography and History of the Haight-Ashbury District," Sister M. Bernadette Giles, P.B.V.M., July 1959, Published by the Haight-Ashbury Neighborhood Council, July, 1967.

The population of the neighborhood also changed during the 1950's as more minorities and lower income households moved into the neighborhood. (Tables 1 and 2) This trend and the influx of the "Beaknik" and "hippie" cultures accelerated during the 1960's, and in the late 1960's housing maintenance took a sharp decline. By 1970 the era of the "flower children" in the Haight-Ashbury had faded and the future of the neighborhood was uncertain.^{2/}

Table 1. UPPER ASHBURY POPULATION, 1940-1970

	1940	1950	1960	1970	% Change 1960-1970
Upper Ashbury (Tract 171)	9,058	9,460	9,389	8,721	-7
Haight Ashbury	21,775	22,387	21,519	20,080	-7
San Francisco	634,536	775,357	740,316	715,674	-3

Source: U.S. Census

N.B. The RAP area boundaries do not precisely correspond to census tract 171 boundaries. See Appendix IV.

2. Racial Composition

The Upper Ashbury area evidences a diverse racial mix which has come about most strikingly between 1950 and 1970 (Table 2). In 1950, less than one percent of the area's population was Black; in 1960 Blacks comprised 20 percent of the population, and in 1970, 24 percent was Black. Additionally, 10 percent was Latin and 9 percent Asian and other minorities (Table 3).

^{2/} "Haight-Ashbury Housing, A Background Study," San Francisco Department of City Planning, August 1972.

Table 2.

PERCENT OF WHITE/NON-WHITE,
UPPER ASHBURY AND SAN FRANCISCO, 1950-1970

	1950		1960		1970	
	Upper Ashbury	San Francisco	Upper Ashbury	San Francisco	Upper Ashbury	San Francisco
White	98.7	89.5	79.7	81.6	66.4	71.4
Black	0.3	5.6	11.3	10.0	23.6	13.4
Other Races	1.0	4.9	9.0	8.4	10.0	15.2

Source: U.S. Census

Table 3.

PERCENT OF POPULATION
BY ETHNIC GROUP, 1970

	Total	White	Latin	Black	Chinese	Fili- pino	Japa- nese	Am. Indian	Other*
Upper Ashbury	8,721	56.8	9.6	23.6	2.0	4.6	1.6	0.8	1.0
City	715,674	57.2	14.2	13.4	8.2	3.5	1.6	0.4	1.5

Source: U.S. Census, 1970

*Other includes Koreans, Hawaiians, and other unclassified nationalities.

3. Household Characteristics

In terms of household type, in 1970 half of all households were unrelated individuals and half were families (Table 4). Citywide, nearly 56 percent of all households were families. Unrelated individuals, including roomers and boarders, comprised 37 percent of the area's population compared with 27 percent citywide. Average household size was 3.05 persons for families and 1.60 persons for unrelated individuals.

Table 4. UPPER ASHBURY HOUSEHOLDS,
BY TYPE AND SIZE, 1970

Household Type	No. Households	% of Total Households	Total Population	% of To- tal Pop.	Average Pers./Hshld.
All Households	3,544	100	8,721	100	2.46
Families	1,778	50	5,426	62	3.05
Unrelated- individuals	1,766	50	2,831	32	1.60
Roomers/Boarders			464	6	1.30

Source: U.S. Census

Table 5 shows how the average number of persons per household had decreased since 1940 both for the Upper Ashbury and for the city as a whole. The percentage drop in household size has been approximately three times greater in the Upper Ashbury than citywide.

Table 5. AVERAGE CHANGE IN HOUSEHOLD SIZE,
UPPER ASHBURY AND SAN FRANCISCO, 1940-1970

	Upper Ashbury Average persons/hshld.	San Francisco Average persons/hshld.
1940	2.68	2.45
1950	2.61	2.7
1960	2.55	2.44
1970	2.33	2.34
% change 1940-1970	-13%	-4.5%

Source: U.S. Census

4. Income

Income data from the 1970 census indicate that the Upper Ashbury was less affluent than the citywide average (Table 6). The median family

income was 13 percent less than for the entire city, and the proportion of families below poverty was 16 percent higher than for the city as a whole. Recent statistics from the San Francisco Department of Social Services indicate that there are proportionately fewer families receiving Aid to Families with Dependent Children (AFDC) in the Upper Ashbury than for the City as a whole. The total number of AFDC cases in the Upper Ashbury has dropped from 203 in 1970 to 231 as of July, 1976.

Table 6. UPPER ASHBURY INCOME, 1969

	Upper Ashbury	San Francisco
Median family income	\$9,100	\$10,500
Median income, family & unrelated individuals	\$5,500	\$ 6,800
Median income, unrelated individuals	\$3,900	
% families below poverty*	12	10
% unrelated individuals below poverty*	20	23
% households below poverty*	16	15
% families on Social Security or Welfare**	34	32

Source: U.S. Census, 1970

*Poverty Level in 1969 was \$3,743 for a non-farm family of four.

**As of July, 1976, there were 231 families in the Upper Ashbury receiving assistance under Aid to Families with Dependent Children (AFDC). This represents 12.9% of all families in the area, and compares with 13.1% of the families for the City as a whole. Additionally, there were 79 cases of General Assistance (GA), a reduction of 112 percent (from 168) since July, 1975. Information from the San Francisco Department of Social Services.

Table 7 compares income characteristics of the Upper Ashbury with the three existing FACE areas and the proposed RAP area in the Inner Richmond.

Table 7. INCOME CHARACTERISTICS OF THE UPPER ASHBURY, COMPARED WITH OTHER RAP AND FACE AREAS, 1969

	Proposed RAP		Existing FACE Areas		
	Upper Ashbury	Inner Richmond	Duboce Triangle	Bernal Heights	Alamo Square
Median Income:					
Families	\$9,100	\$11,100	\$8,700	\$9,500	\$7,100
Families and un-related individuals	5,500	7,200	5,300	5,900	5,000
Unrelated individuals	4,000	4,200	3,500	3,600	3,700
Households below poverty:	16%	11%	17%	17%	20%
Families (%)	12%	5%	8%	13%	18%
Unrelated individuals (%)	30%	22%	31%	24%	25%

Source: U.S. Census, 1970

N.B. The RAP and FACE area boundaries do not precisely correspond to census tract boundaries. See Appendix IV.

5. Mobility

Nearly half of the households who lived in the Upper Ashbury in 1970 had been there two years or less (Table 8). Only 20 percent had lived there prior to 1960. The recent mobility of the Upper Ashbury population reflects the so-called "hippie" years of the late 1960's and the proportion of singles living in the area.

Table 8. MOBILITY OF THE UPPER ASHBURY POPULATION

Year Moved In To Unit	% of Population
1968 - March 1970	49
1965 - 1967	19
1960 - 1964	12
1950 - 1959	11
1949 or earlier	9

Source: U.S. Census, 1970

B. Housing Characteristics

1. Age, Tenure, Density

The data from the U.S. Census illustrates the age, occupancy and density of housing in the Upper Ashbury (Table 9). Over 80 percent of the housing was built prior to 1939, compared with 67 percent of the total city housing stock. Nearly three-fourths of the area's dwelling units are renter occupied, a slightly higher proportion than citywide (69 percent). This reflects a multi-family density of the area where, on the average, there are 2.6 units per building. In terms of owner occupancy of buildings, the rate in 1970 was 57 percent.

There was less incidence of overcrowding in the Upper Ashbury in 1970 than for the city as a whole. The census reported that 5 percent of the units had 1.0 persons per room or more, compared with 7 percent citywide.

Table 9. HOUSING CHARACTERISTICS OF THE
UPPER ASHBURY, 1970

Total Dwelling Units	3,731
Buildings	1,461
Tenure:	
% D.U. owner occupied*	22%
% D.U. renter occupied	73%
% D.U. vacant	5%
Age: (year Built)	
1969 - 1970 (%)	--
1965 - 1968 (%)	1
1960 - 1964 (%)	3
1950 - 1959 (%)	4
1940 - 1949 (%)	10
1939 - or earlier (%)	82
Size: units in structure	
Single Family (%)	17
2 units (%)	22
3 & 4 (%)	24
5 or more (%)	37
Units with Roomers, Lodgers, Boarders	356
Units lacking some or all plumbing facilities	
Total	Total 166
	Percent of total dwellings 4
	Owner (%) .2
	Renter (%) 3.8
Persons per room	
Units with:	
	1.00 or less (% of all units) 95
	1.05 - 1.50 (%) 3
	1.51 - over (%) 2

Source: U.S. Census, 1970

*While 22% of dwelling units are owner occupied, 57% of buildings have an owner occupant.

2. Condition

As measured by the 1970 Census, 4.4 percent of the area's housing units lacked some or all plumbing facilities. By comparison, the 1973 Housing Condition Survey of the Department of City Planning found that 5.5 percent of all units in the Upper Ashbury contained various housing code deficiencies.^{3/} Using these two findings as the basis, approximately 4-6 percent of the area's housing, or 150-225 units, could be considered as in sub-standard condition.

The findings of the 1973 Housing Condition Survey indicate that medium-size multi-family buildings are likely to have a higher incidence of code deficiencies (Table 10). Buildings of 10 to 19 units in size were found to have almost three times the incidence of deficiencies as all other size buildings.

^{3/} San Francisco Housing Stock, Measures of Age, Size, Type, Value and Condition, as of 1972, San Francisco Department of City Planning, 1974, p. 67. This report, hereinafter referred to as the "1973 Housing Condition Survey," used local data sources from the Assessor's Office and the Division of Apartment and Hotel Inspection (DAHI) of the Bureau of Building Inspection to produce a statistical picture of housing condition. Housing condition, or deficiencies thereof, was measured according to the standards of the San Francisco Housing code, the same standard that would be applied in the code enforcement activities of the RAP.

Structures are rated on thirteen different items. Six of these pertain exclusively to fire safety concerns applicable mainly to large hotels and apartment houses of three or more floors of occupancy. These items include such things as stairway sprinklers, ventilation, fire alarm systems and stairways to the roof. The remaining seven items refer to general deficiencies that could be found in any structure, including one- and two-unit houses. These items include means of egress, number of persons per room and other occupancy standards, structural status, electrical status, plumbing status, and maintenance. The extent of deficiencies in these non-fire safety categories is considered by the consultants who conducted the survey to be a valid overall measure of condition. See pp. 66, 67.

Table 10. INCIDENCE OF NON-FIRE CODE DEFICIENCIES, BY SIZE OF STRUCTURE

Units In Structure	Units in Tract 171 Found to Have Two or More Non-Fire Code Deficiencies, As Percent Of All Units
1 and 2	3.2
3 to 9	6.0
10 to 19	17.4
20 and over	0.0
All Structures	5.5

Source: 1973 Housing Condition Survey, S.F. Department of City Planning.

The report also listed the percent of units in buildings of three units or more in which specific deficiencies were found, by type of deficiency. The findings indicate that over 7 percent of these units, or approximately 160-180 units, are likely to result in substantial code-required rehabilitation (Table 11).

Table 11. UPPER ASHBURY HOUSING CONDITION, BY TYPE AND INCIDENCE OF DEFICIENCY, COMPARED WITH OTHER FACE AREAS AND THE CITY AS A WHOLE
Incidence of Deficiency
(percent of all units in 3 or more unit structures)

Type of Deficiency	City Total	Upper Ashbury	Inner Richmond	Alamo Square	Duboce Triangle	Bernal Heights
Electrical, plumbing or structure	9.9	7.6	1.9	8.5	6.1	26.7
Maintenance or sanitation	8.4	3.6	3.3	7.0	5.2	13.7
Egress or unlawful occupancy	8.4	7.8	2.9	12.2	11.0	8.1

Source: 1973 Housing Condition Survey, Department of City Planning.

With the exception of the Inner Richmond area, and the category of electrical, plumbing and structural deficiencies for Duboce Triangle, the Upper Ashbury appears to have fewer code deficiencies in multi-unit buildings than the other FACE areas and for the City as a whole. This suggests better overall housing conditions in the area, and therefore, less incidence of extensive rehabilitation.

3. Housing Costs

The 1970 census reported that the median rent for the RAP area was \$140. This compares with \$130 in the Alamo Square FACE area and \$140 citywide.

Rent as a percentage of income indicates the relationship of housing costs to the tenants' ability to pay. San Francisco generally has high housing costs, as reflected by the fact that in 1970, 47 percent of all renter households paid over 25 percent of their incomes for rent, as indicated in Table 12.

TABLE 12. PERCENT OF HOUSEHOLDS PAYING 25 to 35
PERCENT OF INCOME FOR RENT, UPPER ASHBURY,
COMPARED WITH OTHER RAP/FACE AREAS AND FOR THE CITY AS A WHOLE

Percent of Households Paying:	City Total	Upper Ashbury	Inner Richmond	Alamo Square	Duboce Triangle	Bernal Heights
25% or more of income for rent	47	54	46	58	47	40
35% or more of income for rent	30	36	31	39	33	27

Source: U.S. Census, 1970

4. Public Housing

None of the City's 7,134 public housing units are located in the RAP area; none of the City's 785 leased housing units are located in the RAP area, although there are 20 such units in other parts of the Haight-Ashbury.

5. Vacancies

The vacancy rate is one indicator of housing demand. the 1973 Vancancy Survey found the rate for the Buena Vista Planning District, an area including the Upper Ashbury which is roughly five times larger than the RAP area itself, and the smallest area for which data are available, to be 3.3 percent, down from the 5% vacancy rate measured in the 1970 Census (see Table 9).^{4/} Experts agree that a vacancy rate is close to the rate for the City as a whole (4.0 percent).

6. Recent Sales and Market Conditions

It is estimated that the total number of real estate transactions annually is 7,000-8,000. However, the City Assessor has been unwilling to tabulate the total citywide figures for annual number of real estate sales or total dollar value. Citywide comparisons with the Upper Ashbury data, therefore, are not possible.

Other comparisons can be made. The following tables and discussion show sales data for the three existing FACE areas (designated in 1969) and the two RAP areas (designated in 1974). The total number of sales in the Upper Ashbury increased 16 percent between 1972 and 1973, and 10 percent between 1973 and 1974. For the Inner Richmond, total number of sales dropped during both 1973 and 1974, but increased by 22 percent in 1975. The Inner Richmond data also show a significant (48 percent) increase in the average size of each sale transaction during 1974.

Analysis of the trends in the three FACE areas reveals no consistent pattern. Total number of sales in Duboce Triangle increased sharply in 1969, but the average price fell 46 percent. Prices in 1974 dropped in Alamo Square (-33 percent) and Bernal Heights (-1 percent), but increased in the other areas. Prices increased during 1969 in Bernal Heights but dropped in Duboce Triangle and Alamo Square. The only consistency in the data is that the average price of each sale increased over the time span 1969-1975, nearly doubling in the Inner Richmond, Duboce and Bernal.

^{4/} 1973 Vacancy Survey, San Francisco Department of City Planning.

Table 13

REAL ESTATE SALES IN THE UPPER ASHBURY, 1968-1976

Year	Total Sales	% Annual Increase (Decrease)	Total Dollar Value	% Annual Increase (Decrease)	Average \$/Sale	% Annual Increase (Decrease)
1968	32		\$1,438,200		\$44,800	
1969	27	16	1,187,400	(17)	44,000	(-2)
1970	35	30	1,299,300	9	37,000	(19)
1971	36	3	1,637,700	26	43,400	23
1972	73	103	3,085,000	88	42,300	7
1973	85	16	4,168,000	33	39,000	8
1974	94	10	5,270,100	26	56,000	44
1975	132	40	9,378,900	78	71,000	27
1976	73		5,306,000		73,000	3

(Source: Files of the San Francisco Assessor's Office)

Table 13 a. AVERAGE REAL ESTATE SALES PRICES, BY SIZE OF BUILDING 1968-76

Year	Single Family	2 Units	3-4 Units	5-9 Units	10-19 Units	20+ Units
1968	30,000	32,500	41,100	39,500	106,500	-
1969	32,500	38,000	40,000	49,700	130,000	-
1970	31,700	32,200	38,300	46,800	121,500	-
1971	36,000	33,200	45,100	65,000	-	-
1972	34,500	35,800	44,100	62,800	105,300	-
1973	39,900	38,600	46,200	58,700	189,300	170,000
1974	49,400	44,400	50,800	87,200	106,000	-
1975	60,500	60,500	74,800	86,800	150,000	-
1976	59,500	67,000	74,000	96,500	158,300	-

NB. Tables 13 and 13a have been revised due to the recent access to the files of the Assessor's Office. Since the data from these files are considered more reliable and accurate than what was used for the original tables, the new information has been substituted.

Table 13b

REAL ESTATE SALES IN THE INNER RICHMOND, 1968-1975

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	47	-	\$1,835,600	-	\$39,000	-
1969	38	-19	1,673,000	-9	44,000	12
1970	37	-3	1,514,900	-10	41,000	-7
1971	51	38	2,657,900	76	52,000	26
1972	55	8	2,906,200	9	53,000	2
1973	50	-9	2,800,100	-3	56,000	6
1974	46	-8	3,837,600	36	83,000	48
1975	56	22	4,388,800	14	78,400	-5
Ptn. of 1976	14	-	1,070,700	-	72,000	-8

Table 13c

REAL ESTATE SALES IN ALAMO SQUARE, 1963-1975

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	8	-	\$ 461,700	-	\$57,800	-
1969	4	-50	100,400	-77	25,100	-56
1970	11	175	329,100	216	29,900	19
1971	7	-36	373,000	14	53,300	79
1972	12	72	845,500	127	70,400	32
1973	13	8	765,000	-9	59,000	-17
1974	20	54	794,100	4	39,700	-33
1975	30	50	2,026,900	155	67,300	70
Ptn. of 1976	23	-	1,734,400	-	75,500	12

Table 13d

REAL ESTATE SALES IN THE DUBOCE TRIANGLE, 1968-1976

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	8	-	\$ 634,000	-	\$79,100	-
1969	17	112	732,000	15	43,000	-46
1970	17	-	576,100	-21	33,900	-21
1971	27	59	1,276,400	118	47,200	39
1972	26	-4	1,228,800	-3	47,300	-
1973	29	11	1,315,500	7	45,300	-4
1974	21	-27	1,194,600	-9	56,800	25
1975	30	42	2,350,100	97	78,500	38
Ptn. of 1976	13	-	894,500	-	68,900	-12

Table 13e REAL ESTATE SALES IN BERNAL HEIGHTS, 1968-1975

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	12	-	\$ 185,700	-	\$16,800	-
1969	11	-8	248,200	34	22,500	34
1970	18	63	407,700	64	22,600	3
1971	21	16	460,100	13	21,900	-3
1972	24	14	515,600	12	21,500	-2
1973	24	-	678,600	32	28,300	32
1974	39	63	1,087,400	61	28,000	-1
1975	38	-3	1,290,200	18	34,000	21
Ptn. of 1976	25	-	1,035,300	-	41,300	21

C. The Topography

The Upper Ashbury is a bowl-shaped area, declining in elevation from its southern boundary at 17th Street to the Haight-Ashbury flatlands of Waller Street. (Figure 3) The bowl effect is created by the slopes of Mt. Olympus to the southeast and Mount Sutro to the southwest, with Cole Street approximately in the center. The area has an elevation of 380 feet at 17th Street, and 260 feet at Waller Street.

D. Geology and Seismicity

Bedrock in the San Francisco peninsula consists of rocks of the Franciscan group, which are typical of the Western California coast ranges. They consist of a mixture of dark-colored muddy sediments, red, green, and brown cherts*, and lava flows of beach basalt - all material that was first laid down on the Pacific Ocean and then scraped into a trench at the ocean

*Cherts are formed from millions of one-celled animals and plants with silica in their cell walls, which are transformed into exceedingly hard waxy or porcelain like rocks.

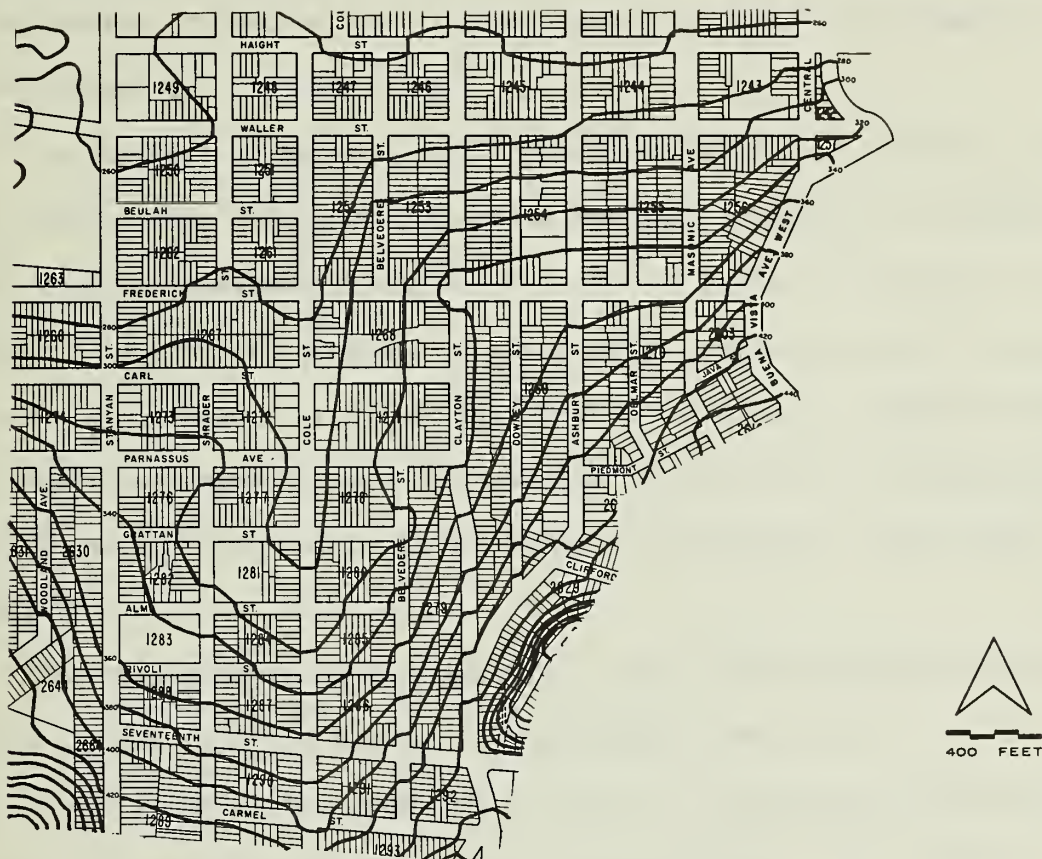


Fig. 3

UPPER ASHBURY TOPOGRAPHY

margin about 100 million years ago.^{5/} This group of rocks, often called the Franciscan Formation, is so named because it was first intensely studied in San Francisco.

The bedrock is exposed on the higher elevations of the city, including Twin Peaks, Mount Sutro, and the ridge immediately south of the project area. The bedrock is overlain by surface deposits of sand, silt and clay. While some of this material consists of slope debris containing chert fragments in a sand, silt and clay matrix, windblown sand deposits typical of the San Francisco Peninsula form the majority of the layers over the bedrock. Specific information on the Haight-Ashbury is available in the Blume report.^{6/}

San Francisco is in a seismically active area bounded by two major active faults: the San Andreas, approximately five miles to the west, and the Hayward fault to the east, which runs in a north-westerly direction through the Berkeley-Oakland hills. The most recent tremor causing significant damage in San Francisco occurred along the San Andreas fault in 1957. No active faults are known to exist within San Francisco. Inactive faults (those faults which have had no movement in the last 10,000 years) have been identified and none of these is expected to move in any foreseeable future earthquake.^{7/}

^{5/} Roadside Geology of Northern California, David D. Alt and Donald W. Hyndeman, Mountain Press, Missoula, Montana, 1975.

^{6/} San Francisco Seismic Safety Investigation, John A. Blume and Associates, 1974.

^{7/} Ibid.

In a future major earthquake, it is expected that the upper portions of the hills that consist of bedrock with little or no soil cover will undergo a lesser degree of shaking than the rest of the City. The zones between the outcropping portions of the hills and the man-made fill or deep soil areas will generally undergo intermediate levels of shaking.

In the RAP area itself, the probable effect of a future earthquake similar in intensity and location to the 1906 earthquake would be cracks in masonry and brick walls, and some falling of brick chimneys. According to the Blume report, this could occur in the northerly portion of the area between Frederick and Waller Streets.

E. Climate and Air Quality

San Francisco is a city with cool summers and mild winters. The climate results from its location on both the Pacific Ocean and the southern shore of the Golden Gate. Sea fogs and the low cloudiness associated with them, as well as the climatic differences that exist within the city, depending on the hills and the geographical relationship to Ocean and Bay, are characteristic of San Francisco.

The San Francisco Bay Area and associated valleys constitute a coastal climatic zone which is broken into subparts as a result of wind climatology. Low hills, the influence of the large water areas, and a large influx of maritime air determine the wind patterns in the area.

Northwest winds occur 12 to 39 percent of the time in San Francisco. Northwesterly and westerly winds are the most frequent and strongest winds

at all seasons. Wind frequencies and speeds are lower in spring, fall and winter. West winds occur between 15 and 40 percent of the time, depending on the season, with strength and frequency being greatest in summer. South winds are infrequent except during winter storms, when moderate-to-strong wind is often combined with rain. San Francisco has relatively pure air, since prevailing winds carry the City's emissions to other parts of the Bay Area.

The microclimate of the Upper Ashbury is affected by the westerly winds from the ocean that pass across the Sunset District and Golden Gate Park, just north of Mt. Sutro. This air corridor can be turbulent at times, causing the area to be enveloped in fog when other, more protected neighborhoods, are sunny.^{8/}

F. Animals and Plants

No endangered species of animals are found in the Upper Ashbury.^{9/} Remnants of the native small animal community exist on scattered park and vacant lot sites, together with those elements of the soil microfauna which could adapt to the urban environment.

A number of rare and endangered plant species exist in San Francisco,^{10/} but none exist in the Upper Ashbury RAP area. As a result of its built-up nature, the area's vegetation consists of cultivated varieties rather than

^{8/} San Francisco Urban Design Plan, Volume 1, San Francisco Department of City Planning.

^{9/} At the Crossroads 1974: A report on California's Endangered and Rare Fish and Wildlife, California Resources Agency, January 1974.

^{10/} Inventory of Rare, Endangered, and Possibly Extinct Vascular Plants, California Native Plant Society, January 19, 1973.

native plant species.

CHAPTER FOUR. ENVIRONMENTAL IMPACTS

A. Displacement of Households

Displacement of existing residents would occur as a result of code enforcement activities (Chapter Two, p. 3). After a dwelling has been inspected by all appropriate inspection personnel, including building, plumbing, electrical and possibly fire inspectors, an inspection report is prepared detailing specifically what has to be done to bring the unit or building into code compliance. At this point in the code enforcement process, four different types of displacement can be identified, based on the finding of the inspection report and its probable consequences: a) the elimination of illegal units; b) the demolition of legal but dilapidated structures; c) temporary displacement while extensive rehabilitation work occurs; and d) an inability of present tenants to afford the rent that would be charged after rehabilitation work is completed.

1. Elimination of illegal units.

Units may be found to contain fundamental inconsistencies with applicable codes, such as ceilings too low, inadequate square foot area, inadequate plumbing facilities or density not permitted under zoning. In most cases, these so-called "illegal units" were created without proper permits or clearance under the City's or the State's housing codes, or the City Planning Code. Often, various structural or other changes can be made to the unit to make it conform to the code; in other cases, variances or code compliance moratoria may be obtained from appropriate agencies (e.g., Abatement Appeal Board, Zoning Administrator, Board of Permit Appeals) to allow the unit to be kept in residential use. When all efforts to legalize the

unit fail, building inspectors require the owner to vacate the premises and to dismantle the utilities leading to the unit to prevent its future use as a dwelling. Approximately three-fourths of all units found to be illegal in prior FACE areas were brought into code compliance and did not have to be eliminated.^{1/}

2. Demolition of legal but dilapidated structures

A second identifiable category of displacement occurs when the owner of a building decides that rehabilitation is not economically feasible and arranges for the building to be demolished. Residents of the building at the time would have to relocate.

Demolition is not a common occurrence in code enforcement, as evidenced by the fact that less than 2 percent of all units in the FACE program have been lost for this reason (129 out of a total of 8,926 units completed).^{2/}

3. Displacement due to extensive rehabilitation

Displacement may occur when the extent of rehabilitation required on a unit is so great or of such a nature that it is necessary to vacate the unit temporarily in order to complete the work. In these situations, the displaced household is given the right of first refusal to return to the vacated unit. Experience with the FACE program indicates that most tenant households temporarily displaced do not choose to return to their previous dwellings.^{3/}

For a discussion of how this type of displacement can be minimized, see Chapter Six, Mitigation Measures, p.56 .

^{1/} Conversation with Mr. Bill O'Neill, Property Rehabilitation Manager, Bureau of Building Inspection, San Francisco Department of Public Works, Oct. 1975.
^{2/} FACE Annual Report, 1974-1975, San Francisco Department of Public Works, p.8.
^{3/} Conversation with Ms. Billie Joyce Lee, Property Conservation Division, Bureau of Building Inspection, San Francisco Department of Public Works, September 1975.

4. Displacement due to rent increases following rehabilitation

Displacement may result when the rent in a dwelling unit is raised beyond what the occupants can reasonably afford. Without some form of assistance tenants might decide to relocate rather than pay the increased rent. In terms of assessing the impact of the RAP on displacement due to rent increases, distinctions need to be drawn between different types and causes of rent increases.

In some cases, the cost of rehabilitating a building to comply with the code will result in higher monthly carrying costs for the property owner. The resulting rent increases can be considered attributable to the program. Those cases requiring extensive rehabilitation, as noted in the preceding section, could be expected to result in significant rent increases.

In other cases, a small amount of required rehabilitation might not require the landlord to raise rents, but because of the private market demand for housing, the landlord may choose to raise rents anyway. Rent increases resulting from the latter circumstances are associated with the program only in a marginal or indirect way, because market forces unrelated to the RAP influence rents regardless of the existence or prospects of a rehabilitation - code enforcement program. In terms of quantifying the amount of displacement due to rent increases, consideration is given to the types of rent increases in order that those not associated with the program are excluded from the calculation. (see p. 45)

5. Displacement Estimate Assumptions

Quantifying the extent of displacement in a code enforcement program

is more difficult than in other community development programs where the acquisition and/or demolition of specific buildings is known beforehand. It is necessary, therefore, to make some assumptions about the number and the characteristics of people who live in housing most likely to result in displacement. The assumptions are based on the most current census data available at the Department of City Planning, and on the experience of the FACE program.

The estimates in this document are based on the following assumptions:

a) Illegal units. For dwelling units found to be illegal as a result of code inspection, based on the experience in past FACE areas, it is estimated that 25 percent of the total will result in displacement and 75 percent will be legalized.^{4/}

b) Substandard dwellings. The estimate assumes that the 5.5 percent of the units in the RAP area that were found to have 2 or more general deficiencies in the 1973 Housing Condition Survey (Table 10) is the maximum percent of units in the RAP area which will require extensive rehabilitation (correction of one general deficiency is not considered extensive rehabilitation; if it were so considered the percentage of units would be 11.5). Displacement is assumed to be unavoidable in all of these cases.

c) Distribution of households by type of household. In order to develop an estimate on the number of persons displaced, it is necessary to know what type and size of household live in what type of housing. According to

^{4/} See note 1, preceding.

the 1970 Census, half of all households in the Upper Ashbury are families (1800) and half are unrelated individuals (1800) (Table 4). For the purpose of this analysis, it is assumed that these households are evenly distributed in all dwelling units of the area, except for boarding house units which, because of their size, are assumed to be occupied by unrelated individuals only. The assignment of household type to dwelling units is presented in Table 14.

Table 14. OCCUPANCY OF HOUSING BY TYPE OF DWELLING AND BY TYPE OF HOUSEHOLD

Type of unit	Boarding House Units		Dwelling Units		% of	
	#	% of Board- ing Units	#	% of Dwel- ling Units	Total #	Total
Type of Household						
Family	0	0	1800	60%	1800	50%
Unrelated Indiv.	360	100	1400	40%	1800	80%
Total	360	100	3200	100%	3600	60%

N.B. Number of households rounded to two significant figures.

Thus, for displacement occurring in boarding house units, it is estimated that only unrelated individuals will be affected; for displacement occurring in dwelling units, 60 percent of the affected units are estimated to house families and 40 percent unrelated individuals.

d) Permanent versus temporary displacement.

Those who are displaced because of the extensive rehabilitation that is required in a unit will be subject, at a minimum, to temporary relocation, probably of several months duration. Although there is very little data

on this point, FACE administrators estimate that most of the temporary tenant displacement is, in effect, permanent displacement, because the families choose not to return to their previous dwellings.^{5/} Although tenants would be offered the right of first refusal to return to their units, it is assumed for computational purposes that none will avail themselves of this right. Thus, all displacement estimated due to extensive rehabilitation is assumed to be permanent.

6. Calculation of Displacement Estimates

a) Displacement due to the elimination of illegal units.

Code enforcement will uncover a certain number of illegal units which, for lack of feasible means to legalize, will be required to be eliminated or dismantled. Some of these will be boarding house units and some will be apartment units.

i) boarding house units.

According to the 1970 Census, there were 360 units with roomers, boarders, or lodgers in the RAP area. Based on the experience in the DAHI program it is estimated that 48 percent of these units are illegal, that 19 percent of them are vacant, and that 5 percent of the occupied illegal units will result in displacement.^{6/} The estimate for illegal boarding house units is derived in the following manner:

$$360 \times 0.48 \times 0.81 \times 0.05 = 7$$

^{5/} See note 3, above.

^{6/} Interview with Mr. Chinn of Apartment and Hotel Inspection, Bureau of Building Inspection, July, 1975.

The number of persons to be displaced from boarding units can be estimated by multiplying the average number of persons per boarding unit (1.3) times the number of displacement cases (7) to get a total of 9 persons (7×1.30). All of these are expected to be unrelated individuals. (See assumption c).

ii) Apartment units

The most recent DAHI information indicates that there are 25 illegal apartment units in the Upper Ashbury area. This finding is the result of inspections made in 1968-69 on all buildings of 3 units or more under the Systematic Code Enforcement program (see Chapter VII /Alternatives) and subsequent updating of that information relative to abatement of code violations. One-fourth of these, or 7 units, would be estimated to result in displacement (see assumption a). Of the 7 units, 40 percent would be estimated to be occupied by unrelated individuals, and 60 percent by families. Since the average household size for families was 3.05 persons, and 1.60 for unrelated individuals (table 4), the following computation can be made:

4 units (families) 3.05 persons/unit = 12 persons

3 units (unrelated indiv.) $\times 1.6$ persons/unit = 5 persons

the total to be displaced from the elimination of illegal units is summarized as follows:

Type of Unit	# illegal units eliminated	Displacement			
		# households		# persons	
		fam.	unrel. indiv.	fam.	unrel. indiv.
Boarding Units	7	0	7	0	11
Apartment Units	7	4	3	12	5
Total	14	4	10	12	16

b) Displacement due to demolition of deteriorated structures.

Experience with the FACE program relative to demolition ranges between .2 and 1.8 percent of the units in the seven rehabilitation areas.^{7/} The Bureau of Building Inspection predicts that the experience in the Upper Ashbury would fall between what was encountered in the Alamo Square area (0.68 percent of the units demolished), and that of Duboce Triangle (1.8 percent of the units), and would approximate 1 percent.

The number of units to be demolished, therefore, is assumed at 1 percent of the total, not including the boarding house units. Thus, 3,700 units - 360 boarding units = 3440 units x 0.01 = 34 units to be demolished. As discussed earlier, it is assumed that 60 percent of these units would be occupied by families and 40 percent by households of unrelated individuals. Therefore, of the 34 units to be demolished, 20 would contain families, and 14 would contain unrelated individuals. Displacement estimates are derived as follows:

20 units (families) x 3.05 = 61 persons

14 units (unrel. indiv.) x 1.60 = 22 persons

^{7/} Records of the Property Conservation Division, Bureau of Building Inspection, Department of Public Works.

c) Displacement caused by extensive rehabilitation.

The estimate of displaced households as a result of extensive rehabilitation is derived in the following manner:

1. total number of dwelling units	3700
2. percent with 2 or more general code deficiencies	5.5
3. number of units with 2 or more deficiencies	200
4. number households displaced*	200
families (@ 60%)	120
unrelated individuals (@ 40%)	80

5. Total persons displaced:

families: $120 \times 3.05 = 366$

unrel. ind. $80 \times 1.6 = \underline{128}$

Total 494 persons

d) Displacement caused by rent increases.

Displacement due to the program's impact on rents is measured by the number of cases where the cost of required rehabilitation will raise the landlord's carrying costs and, therefore, the rents to such an extent that displacement results. It has already been estimated that there would be 200 units in which substantial rehabilitation would be necessary. It is estimated that all cases involving substantial rent increases due to the extent of required rehabilitation are included in the preceeding estimate (5.5 percent of the Upper Ashbury dwelling units).

*It should be noted that 75 percent of these, or 150 households, are estimated to be low income households who would not be able to afford the rent charged after rehabilitation. Although the remaining 25 percent would be able to return after temporary relocation, it is assumed that they will relocate permanently. (see assumption d).

Recent experience in the FACE program indicates that none of the 48 requests for relocation during the past year (7/75-6/76) is the result of rent increases. In the entire history of the FACE program in San Francisco, a total of 14 households have requested relocation assistance because of rent increases.^{8/} This represents 4 percent of all relocation cases (369) and less than one-tenth of one percent of the 8,900 units rehabilitated under FACE as of June 30, 1976. If this experience were to hold true in the Upper Ashbury, it would mean approximately 4 units.

Where rent increases occur in the RAP area for reasons other than code-required rehabilitation, displacement resulting therefrom is not considered a direct impact of the program. Some displacement is occurring in the area as a result of private real estate forces which are influencing rents and property values without regard to the program. Although it is not possible to measure or estimate the number of such cases, it is likely that the overall improvement to the area attributable in part to the RAP, would result in higher rents generally and some indirect displacement. As stated in the history of the RAP in the Upper Ashbury (see Appendix I), code enforcement and rehabilitation financing have been formally considered since 1969. Only in the past 3-4 years have rents and sales prices begun to climb markedly, in sharp contrast to the depressed values and rents during the late 1960's and early 1970's.^{9/} Professional real estate agents and managers claim that the great rebirth in interest and demand for older Victorian homes throughout San Francisco has affected the Haight Ashbury because of the existence there of many fine buildings. They also indicate that there has been noticeable private renovation of these older buildings in the area,

^{8/} FACE annual report, 1976, p. 8.

Conversation with Frederick Freund, President, San Francisco Board of Realtors, October 6, 1975.

and they account for the rent increases as part of the overall market upswing in the area.^{10/} One realtor stated that the RAP is practically never a factor in the decision of his clients to buy in the Upper Ashbury.^{11/}

e) Total displacement

The total displacement that could occur in the Upper Ashbury is the sum of the estimates derived above. As shown in Table 15, the estimated total is 144 families and 104 households of unrelated individuals. The total number of persons subject to displacement is estimated at 605. All of these estimates assume the total absence of mitigation measures (see Chapter Six).

Table 15 ESTIMATED POTENTIAL DISPLACEMENT
UPPER ASHBURY

Cause of Displacement	Number of Households			Number of persons		
	fam.	unrel. indiv.	total	fam.	unrel. indiv.	total
Elimination of illegal units						
boarding rooms	0	7	7	0	11	11
apartment units	4	3	7	12	5	17
Demolition	20	14	34	61	22	83
Extensive rehabilitation	120	80	200	366	128	494
Rent increases greater than ability to pay*	0	0	0	0	0	0
Total	144	104	248	439	166	605

*Encompassed by totals for extensive rehabilitation, as noted in text.

^{10/} Conversation with Frederick Freund, and Ms. Rosovsky, Wolfe Realty Company, October 6, 1975.

^{11/} Conversation with Mr. Mike McCormick, U. C. Realtors, October 6, 1975.

The estimated total displacement is similar to that which has occurred in the Duboce Triangle FACE area (68 cases out of 1100 dwellings rehabilitated or 6 percent) and is less than what has been experienced in Bernal Heights (7.4 percent) and Alamo Square (10.2 percent). (The total percent of displacement in the FACE areas may appear unrealistically high because only 2/3 of the units in each area have completed rehabilitation and therefore the number of rehabilitated dwellings is understated).

B. Socio-Economic Impacts

The Rehabilitation Assistance Program could have an impact on the socio-economic characteristics of the Upper Ashbury, due to the displacement of existing residents from the area and their replacement by persons with different socio-economic characteristics.

The loss of 150 low income households (see note, page 45) would mean a reduction of 30 percent of the area's 500 low income households and approximately 20 percent of the area's 1800 low income individuals. This estimate, of course, assumes that all displaced households and individuals will relocate outside the RAP area, which may not be the case. (see Chapter Six, Mitigation Measures).

In the Upper Ashbury in 1970, 12 percent of all families had incomes below the poverty level, compared with 15 percent for Black families; 30 percent of the unrelated individuals had below-poverty incomes, and the corresponding figure for Black individuals was 33 percent. The incidence of poverty seems to affect racial minorities disproportionately to their share of the population; therefore, displacement would impact on Blacks

and other racial minorities in a somewhat greater proportion than it would for white households. If displacees relocated outside the area, RAP could stimulate some change in the present racial and economic integration of the area, tending to reduce the minority population and make the area somewhat higher income.

C. Temporary Construction Impacts

Air quality would be affected locally by construction activities associated with rehabilitation, such as dust, smoke and exhaust from construction vehicles and deliveries. The generation of dust would in most cases be confined to interior spaces of buildings.

Construction associated with rehabilitation does not involve noisy, heavy construction equipment, such as pile drivers, jackhammers, or tractors. Electric saws can be expected to produce 72 to 81 decibels, which is comparable to the noise of a bus or a power lawn mower at 50 feet outdoors.¹²

The implementation of the public improvements plan would involve some heavy construction. Jackhammers and other heavy equipment would be used to break up concrete sidewalks for the planting of trees, the installation of sidewalk gardens, and the construction of sidewalk extensions or corner bulbs. The noise level of a jackhammer at 50 feet from the observer is 88 decibels.¹³ The construction of new playground areas and play structures at the two elementary schools in the area would involve some heavy construction, but most of the

¹²/EIR for the San Francisco Community Development and Housing Proposal for HUD Block Grant, January 1975, p. IV-3.

¹³/Noise from Construction Equipment and Operatives, NIID, 300.1, Dec. 1971, cited from Appendix G, Waterfront EIR, EE 119, S.F. Department of City Planning.

labor in these projects would be on a voluntary basis by neighborhood residents, and the use of heavy equipment would be at a minimum.

D. Water Consumption

As a result of upgrading plumbing facilities in some of the units, there may be an increase in the amount of water used. San Franciscans consume an average of 140 gallons of water per capita per day; assuming that rehabilitation of plumbing will increase the consumption in the Upper Ashbury to this city-wide average, the residents of the area would consume 1.2 million gallons per day (mgd), or 0.5% of the 225 mgd delivered by the San Francisco Water Department on an average day.^{14/} The total water usage would represent an increase only insofar as the existing capacity is expanded by new or improved facilities; most houses in the area will not experience any increase in water consumption and the total increase would be negligible.

E. Sewage Production

RAP is not expected to result in a greater number of persons residing in the Upper Ashbury; the increase in sewage production would be that associated with more adequate and modern plumbing facilities consistent with the increase in water usage.

An average of approximately two new bathrooms would be added for every 1,000 units in the code enforcement process, based on FACE program experience.^{15/} The increase in the Upper Ashbury, therefore, would be approximately

^{14/}Environmental Impact Statement for the 1975 Community Development and Housing proposal for HUD Block Grant, January, 1975, p. IV-3.

^{15/}Conversation with Mr. Bill O'Neill, Property Rehabilitation Manager, Bureau of Building Inspection, October 1975.

seven new bathrooms. This would represent a negligible increase over the present amount of flow.^{16/}

Sewage from the Upper Ashbury is collected and treated at the North Point Water Pollution Control Plant. The flow from the Upper Ashbury represents one percent of the total daily flow treated at the North Point Plant. No new sewer line changes are anticipated as a result of the proposed projects.^{17/}

F. Energy Consumption

Since no additional dwelling units are expected to be constructed in the Upper Ashbury as a result of this program, except in replacing demolished buildings, the increase in residential consumption of electricity and gas would be minimal. Increases could be expected to the extent that new higher-capacity electrical systems are installed in the existing buildings and that these new systems affect the per capita consumption. Energy use could be expected to increase as a result of new appliances being purchased, such as dishwashers, stoves, and new heating systems. Without specific information regarding the number of such new appliances, it is not possible to quantify the impact.

Energy would also be consumed in the construction phase of the proposed rehabilitation program and in the public improvements plan..

G. Solid Waste

Increased short-term generation of solid wastes would result from the

^{16/}Conversation with Harold Coffey, Sanitary Engineer, Department of Public Works, October, 1975.

^{17/}Ibid.

rehabilitation activities. Solid waste production resulting from demolition, construction, or rehabilitation cannot be estimated in the absence of specific information on size, buildings, and design.

The proposed program would not be expected to increase the area's population; as a result, there should not be a change in the long-term quantity of solid waste.

All solid waste generated would be disposed of at the landfill site in Mountain View, Santa Clara County. The capacity of this site is expected to be exhausted in the next five years, and no alternative site has yet been identified.

H. Open Space Considerations

The proposed park improvements included in the public improvements plan would implement the policy of the Recreation and Open Space Element of the Comprehensive Plan to make better use of existing facilities.^{18/} Rehabilitation efforts would not change available open space within the RAP area.

I. Transportation Impacts

Implementation of the public improvements plan would extend sidewalk areas into parking and traffic lanes on Masonic Avenue, reducing traffic capacity and creating visual barriers that would have the effect of slowing traffic and diverting some through traffic from Masonic onto Ashbury and Clayton Streets. Corner bulbs are proposed at the Masonic/Waller, Masonic/Frederick intersections.

^{18/}Recreation and Open Space Element of the Comprehensive Plan of the City and County of San Francisco, adopted May, 1973, p. 17.

Traffic noise, pollution, and hazard impacts would be reduced on Masonic South of Waller Street, but would increase on adjacent thoroughfares such as Clayton, Ashbury, and Waller Streets.

New angle parking would be provided by narrowing the sidewalk and painting diagonal stripes. The conversion to angle parking would result in a net increase of 16 spaces in the area. Proposed locations are:

- a) Masonic Avenue, west side, between Haight and Waller Streets (net increase of 8);
- b) Clayton Street, east side, between Waller and Frederick Streets.

Miscellaneous other traffic control devices would be installed at locations to be determined later with the concurrence of local residents. These devices include "rumble strips" on the pavement to reduce auto speed; stop signs, one-way streets (to be considered only for Alma, Rivoli, or Grattan Streets), and better signing. All of these devices would reduce traffic on neighborhood streets, reduce speed, noise and pollution, and result in increased safety.

J. Seismic Impacts

The rehabilitation of residential structures in the area may, in some instances, result in strengthening their resistance to shaking and seismic damage. Since no increase in population is expected, there would be no increase in the number of persons subject to earthquake hazards in the rehabilitation area.

CHAPTER V. UNAVOIDABLE ADVERSE IMPACTS

Housing code inspections, code compliance, and property rehabilitation cannot be accomplished, under current operation, in a concentrated area without some increase in housing costs for area residents. The cost of rehabilitation and/or the extent of work necessary to bring a dwelling unit into code compliance will, in some cases, result in displacement of families and individuals. If displacement and subsequent relocation outside the area were to occur on a significant scale, it would affect the socio-economic characteristics of the area, at least in the short term.

To the extent that rehabilitation results in new or improved plumbing, electrical, and heating systems, increased demands upon public and private utilities can be expected.

CHAPTER VI. MITIGATION MEASURES

A. Mitigation of Displacement Impacts

1. Relocation Assistance

Relocation policy and the amount of benefits provided for relocation have, in the past, been determined by the federal requirements of the Uniform Relocation Assistance and Real Properties Acquisition Policies Act of 1970. The guidelines for administering the Act were changed in 1974, with the result that relocation benefits are no longer required for displacement resulting from code enforcement or rehabilitation activities.^{1/} The provision of relocation assistance in these circumstances, however, was left as a matter of local policy, and the Community Development Block Grant program allowed Community Development funds to be spent for relocation payments and assistance.

Local relocation policy for San Francisco's code enforcement activities under the Rehabilitation Assistance Program was developed by the Mayor's Office of Community Development, and has been adopted by the Board of Supervisors. (The policy is attached as Appendix 2). Such relocation assistance is provided for in the Residence Element of the Comprehensive Plan, which calls for minimization of public displacement and provision of relocation services in all cases where public actions cause displacement.^{2/} The policy provides three general categories of assistance;

- a) counseling and assistance in finding suitable replacement housing;
- b) moving expense payments for both permanent and temporary moves, of up to \$1,000 per household;

^{1/} 40 CFR 35, Section 45.44 (f).

^{2/} Residence Element of the Comprehensive Plan, adopted as revised on December 11, 1975, p. 38.

- c) replacement housing payments for homeowners and tenants who are either forced to relocate due to elimination of the unit or to extensive rehabilitation, or who are faced with a rent increase of 10 percent or more due to the cost of financing the rehabilitation in the unit. For tenants, the replacement housing payments can amount to \$1,000 per year for four years; for owners whose buildings have to be demolished, benefits of up to \$15,000 are available, in conformity with the Uniform Relocation Act, Section 203.

The relocation policy for San Francisco under the RAP is very similar to the requirements under the Federal Uniform Relocation Assistance and Real Properties Acquisition Policies Act of 1970. The major differences are that eligibility is tied to the financial need of the displaced household, as defined by having to pay more than 25 percent of income for rent and by status as low or moderate income (less than 120% of the area median income as defined by HUD).

The effect of the policy would be to mitigate the hardships associated with displacement and relocation. Assistance would be available from the Central Relocation Service to help find replacement housing. Moving expense payments would be provided to all persons who must relocate. Increased housing costs, whether at a new location in the Upper Ashbury or elsewhere, would be paid by the City for a period of up to four years so long as the eligibility criteria were met. The estimated 200 households that would

be displaced due to extensive rehabilitation or due to rent increases greater than ability to pay (Table 15 p. 41) are likely to be eligible for full benefits under the local relocation policy, and the hardship that would have been caused by their displacement would be reduced or avoided. FACE experience indicates that 10% of displaced households used relocation benefits for downpayments towards home ownership.^{3/}

2. Section 8 Housing Assistance Payments

Another way in which persons otherwise displaced due to rent increases could be assisted in order to allow them to remain at their current location involves the Housing Assistance Payments provided under Section 8 of Title II of the Housing and Community Development Act of 1974. Funds available to the City under Section 8 can be used to lease existing dwellings and to pay the difference between the actual or fair market rent and the tenant's ability to pay, generally defined as no more than 25 percent of income. Thus, a household which is faced with a 10 percent rent increase or more can remain in the unit, and have the increase in rent paid for by HUD so long as Section 8 funds are available. The City's Housing Assistance Plan, which is part of the application to HUD for community development funds, calls for use of funds to provide rent assistance payments to lower income households in RAP and FACE areas when displacement due to extensive rehabilitation/rent increase would otherwise occur. The 1976 HAP requested 190 Section 8 units for such purpose.^{4/} The preliminary 1977 HAP proposes a similar allocation of 450 Section 8 units for designated rehabilitation areas.^{4/}

^{3/} Bernard Cummings, Assistant Superintendent, Property Conservation, Bureau of Building Inspection, August 17, 1975.

^{4/} 1976 and Preliminary 1977 Community Development Program and Housing Assistance Plan, Mayor's Office of Community Development, San Francisco, August, 1975, and August 1976, p.11.

3. Hardship Loan Program

The Hardship Loan Program is a third mitigation measure that would reduce the adverse economic impact of the program on low income property owners. The RAP Ordinance provides for hardship loans to be made to owner-occupants of one to four unit buildings whose total housing costs, without such a loan to help finance code required rehabilitation, would exceed 25 percent of their gross income.^{5/} Hardship loans of up to \$3,500 per recipient would be interest free and would be repayable upon sale or transfer of ownership of the building. The recipient of the loan, therefore, would not be responsible for repayment, and would enjoy the benefits of rehabilitation for as long as current ownership is maintained.

Funds for hardship loans would be provided from the Community Development Block Grant. Once established, the loan fund would be self-sustaining as outstanding loans are repaid.

The hardship loan program is essentially a continuation of the hardship grant program formerly available under FACE.^{7/} In the San Francisco FACE program, a total of 335 Section 115 hardship grants have been made, as of

^{5/} See San Francisco Administrative Code, Article VIII, Section 32.80.

^{7/} Section 115, National Housing Act of 1949, as amended.

June 30, 1976. The recipients of grants represent approximately 9 percent of the 3,608 property owners whose buildings have been rehabilitated under FACE.

4. Refinancing

Another financial mechanism to mitigate the potential impact of RAP is the use of refinancing. Refinancing means simply taking out a large new loan to pay off and consolidate one or more existing loans.

It is frequently possible that when a property owner's existing mortgages are combined with whatever needs to be borrowed to pay for rehabilitation, and these debts are consolidated into one RAP loan (which could total up to 95% of the after-rehabilitation value of the building) at the reduced interest rate, the monthly payments on the building can be lower than previously. When the monthly costs are reduced, the need for rent increases is eliminated, thus passing on to the tenants of such a building the benefits of the RAP financing mechanism.

5. Appeals Procedures

A final mitigation measure to the potential displacement impact of the program would be the appeals procedure under the Abatement Appeal Board.^{8/} This five member board is established to hear and decide appeals from orders of condemnation or abatement by the Director of Public Works. The Board is empowered to "uphold, modify, or reverse such orders, provided that the public health, safety, or public welfare are secured most nearly in accordance with

^{8/} San Francisco Municipal Code, Part II, Chapter I, Section 203.0, et. seq.

the intent and purpose of this Code and the Housing Code."^{9/}

The Abatement Appeal Board has often resolved abatement cases under the FACE program by issuing code compliance moratoria for non-life hazard code violation where extreme financial hardship is found to exist. A lifetime code compliance moratorium means that enforcement of certain non-life safety requirements of the code can be delayed for as long as the present owner maintains title to and occupies the property; should the property be sold or transferred or should the owner no longer occupy the dwelling, code violations would have to be corrected by the new owner or the responsible person.

The actions of the board constitute a mitigation measure by virtue of its power to modify or eliminate the present economic impact of code compliance, particularly as it would affect low income or elderly homeowners.

B. Mitigation of Socio-Economic Impacts

The impact on the socio-economic characteristics of the Upper Ashbury that could result from displacement can be mitigated through the coordination of the relocation assistance program and the Section 8 Housing Assistance Payments program.

C. Preservation of Historical or Architecturally Significant Buildings

The Upper Ashbury RAP area contains many buildings of architectural or historic value. Eleven of these have been listed in "Here Today" following a survey of historic and architecturally significant buildings conducted in

^{9/} Id, at Section 203.1 B.

1968.^{10/} The low interest, long term loans that would be available to owners of these buildings would encourage their restoration and would add to the overall maintenance and preservation of the existing character of the area.

All demolition permits and remodeling permits are normally reviewed by Department of City Planning staff and demolition of designated historical landmarks requires environmental review.

Other preservation efforts could be assisted under the program contained in the 1975 Community Development Block Grant program which provides loans and grants for the rehabilitation of structures with special architectural and historical value.

D. Mitigation of Noise Impacts

Construction-generated noise resulting from both residential rehabilitation and the public improvements plan would be regulated by the San Francisco Noise Ordinance.^{11/} The allowable limits for such noise are 85 dB(A)* at 100 feet from the observer for non-impact tools, such as electric saws.^{12/} Impact tools, such as jackhammers, must be made quiet through muffling devices. The enforcement of the Noise Ordinance is the responsibility of the Department of Public Works.

^{10/} Here Today: San Francisco's Architectural Heritage, prepared by the Junior League of San Francisco, Chronicle Books, San Francisco, 1968.

^{11/} San Francisco Administrative Code, Part II, Chapter VIII, Article 29.

* dB(A) is the decibel level corrected for the variation in frequency response of the typical human ear at commonly encountered noise level.

^{12/} Conversation with Robert Jew, Department of Public Works, October 1975.

E. Energy Mitigation

The City's policy of emphasizing rehabilitation of housing in the Community Development program will reduce construction-related energy consumption. As a result of the greater availability of adequate housing, the rehabilitation policy may also increase the number of persons living in reasonable proximity to their places of work, and hence decrease energy consumption in transportation.

F. Construction Impact Mitigation

Work to be performed as part of the public improvements plan would be carried out by the Department of Public Works and other City agencies through contracts with private contractors. The impacts generated by this work would be covered by the Department of Public Works' Standard Specifications, Section 108.13 (Safety Requirements) and Section 108.17 (Maintenance of Site, Prevention of Dust Nuisance, and Final Cleanup), on file and available for public review at the Department of City Planning.

G. Seismic Considerations

Proximity to the San Andreas fault, and a history of major earthquakes, have made San Francisco earthquake conscious. All construction and remodeling is subject to the policies of the Community Safety Element of the Comprehensive Plan, as adopted by the City Planning Commission in September, 1974.

Remodeling activities, such as those expected under the RAP, are subject to the following mitigating policies of the Community Safety Element:

1. "PRESERVE, CONSISTENT WITH LIFE SAFETY CONSIDERATIONS, THE ARCHITECTURAL CHARACTER OF BUILDINGS AND STRUCTURES IMPORTANT TO THE UNIQUE VISUAL IMAGE OF SAN FRANCISCO.

"The qualities that make San Francisco a special and unique city are many. One of those very important qualities is the style and design characteristics of the City's older buildings. Some of these date from the 1800's but most were built in the early 1900's. These buildings and structures, by present standards and knowledge of structural design, may present hazards to those who occupy them. It is important to eliminate life safety hazards that may be present in these older buildings, and it is equally important to retain those features of the design that significantly contribute to the special character of San Francisco."
(Community Safety, p.45)

2. "PRESERVE THE ARCHITECTURAL DESIGN CHARACTER OF BUILDINGS AND STRUCTURES SUBJECT TO REQUIREMENTS FOR ABATEMENT OF HAZARDS TO LIFE SAFETY.

"The abatement of hazards to life safety will affect, primarily, the older structures in the City. Often the hazards presented by the structures are from those architectural design elements -- parapets, cornices, and other ornamentation -- that give each their own special character. In cases where remedial work is required to abate hazards from structures important to the character of San Francisco, every effort should be made by the owner and the City to assure the preservation of the architectural design of the structures. This should be accomplished through reinforcing, replacing or redesigning in similar architectural style, those building elements which present a life safety hazard."
(Community Safety, p. 45)

These policies are implemented by the Department of City Planning.

H. Transportation Considerations

The preparation of the Upper Ashbury Public Improvement Plan has been guided by policies of the Transportation Element of the Comprehensive Plan, as adopted by the City Planning Commission in April, 1972, and by the Haight-

Ashbury Improvement Plan, endorsed by the City Planning Commission in August 1973.

A policy of the Transportation Element is: "Divert through automobile and truck traffic from residential neighborhoods onto major and secondary thoroughfares, and limit major thoroughfares to nonresidential streets whenever possible." (p. 18)

A policy of the Haight-Ashbury Improvement Plan is: "Protect residential areas from excessive automobile traffic. (p. 10) The related recommendations for implementing this policy are:

"Increase safety and provide protective buffering along heavily traveled portions of Seventeenth Street, Stanyan, Parnassus, Frederick, Clayton, Ashbury, Masonic,...and along the portion of Carl Street which serves as a route for the N-Judah Streetcar line.

"Restrict traffic on Waller east of Stanyan and west of Masonic and on Parnassus east of Stanyan and west of Clayton.

"Preserve the residential environment along lightly travelled streets." (p. 10)

Another policy of the Haight-Ashbury Improvement Plan is: "Provide adequate parking for residents near their houses." (p. 11) The recommendations to carry out this policy includes:

"Convert some selected areas from parallel to diagonal parking in order to increase the number of on-street spaces for residents." (p. 11)

Below, the transportation, parking, and neighborhood improvements that are proposed for the Public Improvements Plan (see pages 52 & 53) are given in relation to the various policies enumerated above.

Policy: Increase safety and provide protective sidewalk landscaping
as a buffer automobile traffic on heavily travelled streets:

Proposed Projects: - plant 1,125 new street trees throughout the area
- remove concrete for sidewalk gardens
- install planter bays for trees on Clayton Street near 17th
- screen planting of trees on Stanyan at edge of parking
lot at southeast corner of Golden Gate Park

Policy: Divert through traffic onto secondary thoroughfares:

Proposed Project: - corner bulbs on Masonic at Waller and Frederick

Policy: Preserve the residential environment

Proposed Project: - Waller Street planters

Policy: Convert selected streets to diagonal parking

Proposed projects: - angle parking on Masonic and Clayton Streets.

CHAPTER SEVEN. ALTERNATIVES

A. Systematic Code Enforcement

One alternative to RAP is the Systematic Code Enforcement Program of the Bureau of Building Inspection. Systematic Code Enforcement is the program which inspects all residential structures of three units or more, or with more than six guest rooms. The inspection and compliance procedures of the Systematic Code Enforcement Program include no financial assistance or public improvements, but are similar in enforcing the various health and safety provisions of the San Francisco Housing Code.

The Systematic Code Enforcement program was initiated in 1967 under the Division of Apartment and Hotel Inspection (DAHI). All 18,000 of the city's buildings within DAHI's jurisdiction were given an initial inspection, and each was ranked according to the number and type of housing code violations found.

The program is set up such that each year the "worst" one thousand buildings remaining in the caseload are given a complete inspection, and abatement proceedings are initiated. Now that the start-up period of 1967-70 has passed, the program turns out 1,000 buildings annually which have completed the inspection/abatement process, and are considered brought up to code standards.

An alternative to the RAP would be to allow the Systematic Code Enforcement Program to continue to operate in the Upper Ashbury. Many of the buildings in the area which were found to have code violations in the initial citywide survey have not been abated. Starting in the fall of 1974, the Bureau of Building Inspection has reactivated enforcement and abatement actions on Upper Ashbury cases, and if RAP were not to be instituted, Systematic Code

Enforcement would continue to operate. In that case, the single and two-unit buildings which comprise nearly 40% of the units in the area would be excluded from code enforcement, allowing the existing conditions in those buildings to continue. Also, all outstanding violations found in the previous surveys would have to be abated with no possibility of financial assistance. Finally, there would be no provision for a public improvement plan or for relocation assistance.

B. Residential Rehabilitation - Renewal

Another alternative to RAP would be to initiate a residential rehabilitation -renewal project in the area, similar to what is being proposed for the Bayview North area of the South Bayshore under the 1975 and 1976 Community Development Block Grant Programs. This alternative would involve designation of the area by the Board of Supervisors as a redevelopment area, wherein the San Francisco Redevelopment Agency could carry out selected rehabilitation - renewal activities in conjunction with the Bureau of Building Inspection. Using the powers of the Redevelopment Agency, selected buildings not feasible for rehabilitation could be acquired for demolition and the sites prepared for new replacement construction. Those buildings feasible for rehabilitation would undergo an inspection-compliance process similar to that proposed under RAP, except that in some cases the rehabilitation standards of the Redevelopment Agency, as opposed to the City's Housing Code, would be imposed.

C. No Project

The "no project" alternative is essentially the same as "A" above because,

in the absence of RAP, Systematic Code Enforcement and abatement would take effect. The single-family and two-unit buildings not covered under the jurisdiction of systematic code enforcement would not necessarily be rehabilitated to code standards, since building inspection of improvements (assuming the work is done pursuant to a building permit) is confined to the improvements proposed and does not cover other sub-standard conditions which may exist in the building. Thus, only partial rehabilitation of the area would result. Although many buildings in the area are presently being renovated as a result of private initiative and private market forces, and although these efforts may give the appearance that the area has been "upgraded", there would be no assurance that the improvements would substantially lengthen the life of the buildings. To the extent that serious code related property deficiencies would not be corrected through these private efforts, blighting influences on the neighborhood and adjacent neighborhoods could result. Furthermore, low interest and hardship loans, relocation benefits, and the neighborhood public improvements would not be available.

CHAPTER EIGHT. LOCAL, SHORT-TERM USES VS. LONG-TERM PRODUCTIVITY

The improvement of living conditions resulting from the proposed program should result in short- as well as long-term benefits to human well-being and, consequently, to human productivity. If the cumulative effort of the project would be to create a more desirable urban living environment, it could result in a decrease in the loss of population to the suburbs, and in less orientation towards recreational activities involving travel out of the city. It could also, however, result in a reduction in low/moderate income housing stock due to improved conditions and higher market values.

Because of the existing built-up, urban nature of the Upper Ashbury, it is unlikely that new land would be developed as a result of the proposed project. Delay of the project would result in progressive deterioration of present marginal housing, some of which would no longer be suitable for rehabilitation; therefore, delay might result in more demolition and new construction in the future.

CHAPTER NINE. IRREVERSIBLE ENVIRONMENTAL CHANGES

Construction activity involves the commitment of non-renewable energy and material resources. The proposed program of rehabilitation and public improvements avoids demolition and new construction, and therefore minimizes consumption of these resources.

CHAPTER TEN. GROWTH INDUCING IMPACTS

The general nature of the proposed program is an improvement of the standard of living of present residents, through improvements in housing and neighborhood amenities, rather than provision of housing for in-migrants. Insofar as out-migration of present residents is influenced by a search for a better residential environment, the program may lessen the present tendency toward population decrease in the area. No change in the area's population or employment is expected as a result of the program.

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783 Buena Vista
San Francisco, CA 94117

E. Beresford
138 Delmar
San Francisco, CA 94117

Individuals and Organizations
(continued)

Rod Odgers
125 Delmar
San Francisco, CA 94117

Charles Colety
169 Delmar
San Francisco, CA 94117

Carl Zlatchin
1342 Masonic
San Francisco, CA 94117

Warner Jepson
1334 Masonic
San Francisco, CA 94117

Sherry Broder
119 Frederick
San Francisco, CA 94117

Jon Van Dyke
119 Frederick
San Francisco, CA 94117

Gerry D. Shaw
1380 Masonic
San Francisco, CA 94117

Ed Boyle
1380 Masonic
San Francisco, CA 94117

Paul Kos
1215 Waller
San Francisco, CA 94117

Tom James
1450 Masonic
San Francisco, CA 94117

Gerald Guay
1482 Masonic
San Francisco, CA 94117

Individuals and Organizations
(continued)

W. Larthrop
1526 Masonic
San Francisco, CA 94117

Norman C. Hall
1251 Masonic
San Francisco, CA 94117

Matelda Whetstone
43 Delmar
San Francisco, CA 94117

Tom Yee
1238 Broadway
San Francisco, CA 94109

John Buloson
1524 Waller
San Francisco, CA 94117

Roger Pearson
1145 Clayton
San Francisco, CA 94117

Martin D. Fried
179 Downey
San Francisco, CA 94117

Keith E. Bunch
786 Clayton
San Francisco, CA 94117

Richard and Audrey Breen
215 Downey
San Francisco, CA 94117

Cynthia Mollenkopf
903 Ashbury
San Francisco, CA 94117

Individuals and Organizations
(continued)

John Ungar
216B Frederick
San Francisco, CA 94117

David Vanderbilt
977 Clayton
San Francisco, CA 94117

Bill and Dorothy Tutwiler
873 Ashbury
San Francisco, CA 94117

Carol Martinez
1180 Clayton
San Francisco, CA 94117

Elizabeth Wilson
1238 Stanyan
San Francisco, CA 94117

Louis V. Roherson
37 Downey
San Francisco, CA 94117

Floyd R. Lee
35 Downey
San Francisco, CA 94117

Lili Fabili Osborne
1149 Clayton
San Francisco, CA 94117

Ray and Roy Raymond
962 Clayton
San Francisco, CA 94117

Shoshonna Lulson
954 Ashbury
San Francisco, CA 94117

Individuals and Organizations
(continued)

Robert Clutton
954 Ashbury
San Francisco, CA 94117

Celeste and Christopher May
19 Beulah
San Francisco, CA 94117

Arbona Pedersen
722 Cole
San Francisco, CA 94117

Theodore Tooke
712 A Cole
San Francisco, CA 94117

Joseph Kaufman
162 Belvedere
San Francisco, CA 94117

Suzi and Bob Davidoff
183 Cole Street
San Francisco, CA 94117

Katherine Patterson
174 Belvedere
San Francisco, CA 94117

Hans Reman
135 Belvedere
San Francisco, CA 94117

John Sal
131 Belvedere
San Francisco, CA 94117

Ernest Gerling
135 Beulah
San Francisco, CA 94117

Bob Deasy
855 Cole Street
San Francisco, CA 94117

Nola Theobald
317 2nd Ave.
San Francisco, CA 94118

Ray Hackett
1765 Waller
San Francisco, CA 94117

Armith Hamilton
J.C. Hamilton
429 Frederick
San Francisco, CA 94117

Charles Lamar
773 Cole #8
San Francisco, CA 94117

Joseph Spencer
941 Carl Street
San Francisco, CA 94117

Miriam Weber
156 Carl Street
San Francisco, CA 94117

Larry Sain
172 Parnassus
San Francisco, CA 94117

Mary Ann Dewey
488 Frederick
San Francisco, CA 94117

Bob Gelwicks
488 Frederick
San Francisco, CA 94117

Martin Gumbel
1041 Stanyan
San Francisco, CA 94117

Individuals and Organizations
(continued)

Elizabeth Holsman
4736 17th Street
San Francisco, CA 94117

A. Jackson
144 Parnassus
San Francisco, CA 94117

Terri Bohac
4756 17th St.
San Francisco, CA 94117

Mr. & Mrs. Tom Faist
114 Shrader
San Francisco, CA 94117

Kathe Hodgson
500 Belvedere
San Francisco, CA 94117

Mr. & Mrs. Sabino
Dagulo
1201 Shrader
San Francisco, CA 94117

Brigida Vasquez
1315 Cole
San Francisco, CA 94117

June Keller
1308 Cole
San Francisco, CA 94117

Lucy Lusarreta
1306 Cole St.
San Francisco, CA 94117

Anson Moran
1039 Cole
San Francisco, CA 94117

Individuals and Organizations
(continued)

Charles and Paula Long
1330 Cole
San Francisco, CA 94117

R.C. Feldman
4745 17th Street
San Francisco, CA 94117

Carol Olwell
4756 17th Street
San Francisco, CA 94117

Lilas Mugg
49 Alma
San Francisco, CA 94117

Mabel Miller
45 Alma
San Francisco, CA 94117

Bruce N. Samson
419 Belvedere
San Francisco, CA 94117

Robert Liikala
497 Belvedere
San Francisco, CA 94117

Jean Moore
477 Belvedere
San Francisco, CA 94117

Jackie LaLanne
54 Alma
San Francisco, CA 94117

Manfred Wolff
1117 Cole
San Francisco, CA 94117

Individuals and Organizations
(continued)

Irwin and Ann Burns
147 Alma
San Francisco, CA 94117

Robert F. Ruegg
1409 Shrader #5
San Francisco, CA 94117

Helen McKenn
519 Belvedere
San Francisco, CA 94117

Jean Gundlach
132 Parnassus
San Francisco, CA 94117

APPENDIX I

BACKGROUND OF THE RAP IN THE UPPER ASHBURY

The proposal for a concentrated code enforcement and rehabilitation assistance program in the Haight-Ashbury dates back to 1967, when San Francisco began receiving federal funds under the FACE program. FACE was initially implemented in four areas of the city concurrently: Arguello Park, Ocean Beach, Glen Park, and Buena Vista Heights. Based on the initial popularity of this program (in the years 1967-69), other areas of the city in need of rehabilitation assistance began requesting consideration. These areas included Alamo Square, the Haight-Fillmore/Page-Laguna area, Duboce Triangle, Bernal Heights, and the Haight-Ashbury.

Interest in the program in the Haight-Ashbury came primarily from the Haight-Ashbury Association, a group comprised of merchants and property owners. This Association sent a letter to the Director of Planning dated September 25, 1968, requesting consideration for a FACE area designation.

In March 1968, an application was sent to HUD for funding three new FACE areas: Alamo Square, Duboce Triangle, and Bernal Heights. This application was approved by HUD one year later, in March 1969. As these three new areas were being initiated during 1969, the four original areas were nearing completion, and discussions were taking place regarding possible new areas. A public meeting was held on October 9, 1969 at Polytechnic High School at the edge of the Haight-Ashbury to discuss the program and the possibility of bringing it to the neighborhood. The Director of Planning and the Superintendent of Building Inspection conducted the meeting. A similar meeting was held

on June 30, 1970.

Based on expressions of support for the program at this and other meetings with neighborhood residents, and based on a review of the area for feasibility by the Department of City Planning, the Bureau of Building Inspection, and the HUD area office, the Director of Planning recommended to the Chief Administrative Officer and the Board of Supervisors that the Upper Ashbury area be designated for FACE. The recommendation by the Director of Planning was sent in the form of a letter dated July 6, 1970.

Pursuant to the letter of recommendation from the Director of Planning, an application to HUD to fund the two new areas was prepared and presented to the Board of Supervisors on December 10, 1970, for their consideration. The application was approved by the Board in January 1971, and it was forwarded to HUD for its formal review and approval. In March, 1972, the San Francisco area office of HUD returned the application with a letter, referring to the lack of funds nationally and locally for FACE, and indicating that approval would not be forthcoming. Another letter from the Area Program Manager of HUD dated July 17, 1972, reconfirmed the lack of funds, and indicated that there was little hope of additional funding for the balance of fiscal year 1973.

In August, 1972, the Department of City Planning issued a background report entitled "Housing in the Haight-Ashbury" as part of a comprehensive planning analysis underway at that time. The report made a number of findings and recommendations to the City Planning Commission concerning the need for rehabilitation in the area and the type of programs that would be most suitable.

The report stated:

The most immediate and serious housing need in the Haight-Ashbury is to devise a means for retaining and restoring residential structures. These improvements are needed to assure minimum standards of health and safety, to improve the living environment, and to preserve and extend the life of buildings in the neighborhood. Costs will be substantial, and the ability of present owners and tenants to pay these costs is limited. The challenge is therefore to find a way to channel limited private and public resources to improve housing conditions in the Haight-Ashbury while preserving and stabilizing the character* and diversity of the neighborhood's population and housing stock.

During the winter and spring of 1973, various city agencies which were involved with the FACE program, and which saw its funding level diminish, began developing a new funding mechanism that would be free of the uncertainties that had characterized FACE and the Section 312 rehabilitation loans. This effort resulted in the adoption by the Board of Supervisors of Resolution Number 426-73, dated June 18, 1973, in which the basic scope of the current Rehabilitation Assistance Program was set forth, and three areas - Upper Ashbury, Inner Richmond, and an as yet undefined area in Chinatown - were identified as top priority areas for the new program. This program was designed in part to meet the particular needs of the Haight-Ashbury, as expressed in the Haight-Ashbury housing report.

During the summer and fall of 1973, steps were taken to carry out the intent of the Board. Among them were the following:

- a. A meeting was conducted by the Director of Planning and the Sup't of Building Inspection on July 11, 1973, at Grattan Elementary School in the Upper Ashbury area, to explain the new program and reassess the degree of interest on the part of the neighborhood in area designation for RAP.

* Housing in the Haight-Ashbury, a Background Study, San Francisco Department of City Planning. August, 1972. p.i.

- b. State legislation was proposed and enacted, establishing the Marks-Foran Residential Rehabilitation Act of 1973, under which the local cities and counties are authorized to sell residential rehabilitation bonds and carry out residential rehabilitation programs.
- c. Proposition G appeared on the San Francisco ballot as a Charter amendment to authorize the sale of bonds pursuant to the Marks-Foran Act. The ballot measure read: "Authorizes issuance of bonds to provide funding of loan program to assist property owners to rehabilitate property in designated rehabilitation assistance areas."

It passed by a vote of 103,070 to 67,450 citywide. The vote in the Upper Ashbury was 2,034 to 608, or 77 percent.

- d. The drafting of the Rehabilitation Assistance Program ordinance was carried out in committee fashion, with the participation of the Department of City Planning, the City Attorney's office, the Bureau of Building Inspection, the Property Conservation Division (FACE), the Real Estate Department, citizens' advisory committees from the existing FACE areas, and representatives from the potential RAP areas in the Upper Ashbury and Inner Richmond.
- e. A final draft of the RAP ordinance was submitted to the Board of Supervisors on December 26, 1973. It was adopted on second reading on January 7, 1974, and signed into law by the Mayor on January 9, 1974.

Pursuant to enactment of the Rehabilitation Assistance Program, and in accordance with Section 32.41 (b) thereof, the Director of Planning was required to hold additional public meetings in both the Upper Ashbury and Inner Richmond areas to reassess once more the extent of public support and interest in the program. The meeting for the Upper Ashbury was held at Grattan School on January 30, 1974.

Although there was vocal opposition to RAP designation expressed by some in attendance at this meeting, there continued to be many who favored the program and who were anxious to have it initiated as soon as possible. After

reviewing the feasibility of the program for the Upper Ashbury, and giving consideration to the various sentiments expressed over the history of this question during the preceding several years, the Director of Planning recommended again to the Chief Administrative Officer and the Board of Supervisors that the Upper Ashbury be designated a Residential Rehabilitation Area for the purpose of implementing the Rehabilitation Assistance Program. A copy of this letter is attached as Appendix III.

Pursuant to the letter from the Director of Planning and concurrence from the Chief Administrative Officer, the Board of Supervisors considered the question of designation for the Upper Ashbury at hearings that were held in May, 1974. Final designation was accomplished by Resolution Number 424-74, dated June 3, 1974.

In December, 1974, the Bureau of Building Inspection instituted procedures which allowed persons in RAP areas to qualify current rehabilitation expenditures for possible financing with a RAP loan whenever such loans become available. These procedures were issued as "Policy Statement No. 1, a copy of which has been reproduced in the EIR/S as Appendix V.

Delay in the implementation of RAP has been due to delay in overcoming the legal obstacles to issuance of residential rehabilitation bonds, the proceeds of which are to be used to make loans to property owners: a resolution authorizing the issuance of \$8 million in bonds was adopted by the Board of Supervisors in May, 1974; a favorable decision from the California Court of Appeals on the validity of the bonds became final in June, 1975; and the City has received a favorable ruling on the tax exempt status of the bonds in March, 1976. This ruling has cleared the way for the issuance of the bonds, which was executed in December, 1976.

APPENDIX II

CITY RELOCATION POLICY FOR THE REHABILITATION
ASSISTANCE PROGRAM

A. Purpose

The purpose of these regulations is to provide relocation benefits and assistance to those people who are displaced by Rehabilitation Assistance Program (RAP) activities and do not receive benefits under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970. (Those areas which were previously a part of the Federally Assisted Code Enforcement Program will still receive benefits under the Uniform Relocation Act.)

B. Relocation Assistance Program

The following is a list of the services and assistance that will be provided as a minimum to all persons or businesses of the RAP area.

1. Fully inform all residents of the RAP area no less than 90 days prior to displacement as to the availability of rehousing payments and assistance and the eligibility requirements therefore, as well as the procedures for obtaining such payments and assistance;
2. Through direct personal interview, determine the extent of the need of each eligible person for rehousing assistance;
3. Provide current and continuing information on the availability, prices, and rentals of comparable housing and comparable commercial properties and locations;
4. Assist any eligible person displaced from his business in obtaining and becoming established in a suitable replacement location;

B. Relocation Assistance Program (Continued)

5. Supply to all eligible persons information concerning Federal and State housing programs, disaster loan and other programs administered by the Small Business Administration, and other Federal or State programs offering assistance to displaced persons;
6. Provide any services required to insure that the rehousing process does not result in different or separate treatment on account of race, color, religion, national origin, sex or source of income. (Complaints of a discriminatory nature will be heard by the Human Rights Commission; complaints of inequitable benefits will be heard by the Relocation Appeals Board.)

C. Basic Eligibility

For the purposes of these regulations, it is important to note that all displacement as a result of acquisition by the City in connection with RAP activities qualifies the displaced for benefits under the Uniform Act. However, where no acquisition is involved, code enforcement required by the Bureau of Building Inspection (BBI) may be the displacing activity; and persons affected by this program are not eligible for relocation assistance under the Uniform Relocation Act. Recipients of rehousing benefits must be low and moderate income persons as defined by the Housing and Community Development Act of 1974 (P.L. 93-383) and the Zenovich-Moscone-Chacon Housing and

C. Basic Eligibility (Continued)

Home Finance Act (AB IX) - Moderate Income persons are those with incomes not more than 120% of the median income of the locality, Low Income is not more than 80% of the median income, and very low is not more than 50% of the median income. See attached definition of "Moderate or Low Income Household." In addition to the income criteria, the following eligibility criteria must be met:

1. The unit must be demolished as a result of code enforcement; or
2. The rehabilitation work financed by a RAP loan or required for code compliance is so extensive that the unit cannot be occupied during rehabilitation; or
3. For those tenants who do not need to vacate their units for the above reasons, BBI may certify their eligibility if their rent is to be increased by a minimum of 10% and the increase is attributable to the work being done in order to meet code standards and general property improvements.

D. Moving Expense Payments for Families and Individuals

1. Purpose - The purpose of the moving expense payment is to give assistance to those persons who will be forced to move all or part of their personal property due to rehabilitation causes by the code enforcement process.

2. Eligibility - Those persons qualify who:
 - a. Receive an order to vacate from the owner of the property, which order is certified as necessary by the Bureau of Building Inspection.
 - b. In the case of an owner-occupant, receive an order to vacate which is certified by the BBI.
 - c. Those persons also qualify who are subject to a rent increase of 10% or greater and the rent increase has been certified by BBI as due to required rehabilitation for code compliance.
3. General - A family or individual who qualified will have the choice of: (1) Actual Reasonable Moving Expenses, or (2) A Fixed Payment according to a schedule and a Dislocation Allowance.
4. Actual Reasonable Moving Expenses will be granted in accordance with the Uniform Relocation Act with the exception that claims may not exceed \$1,000 per dwelling unit. Those eligible costs are reprinted here as adapted from the Federal Register.
 - a. Transportation not to exceed a distance of 50 miles from the site from which displaced, except where Central Relocation Services determines that relocation beyond such distance of 50 miles is justified;
 - b. Packing, crating, unpacking and uncrating personal property;
 - c. Such storage of personal property, for a period generally not to exceed 12 months, as Central Relocation Services determines to be necessary in connection with relocation;
 - d. Insurance of personal property while in storage or transit; and
 - e. The reasonable replacement value of property lost, stolen or damaged (not through the fault or negligence of the displaced person, his agent, or employee) in the process of moving, where insurance covering such loss, theft of or damage is not reasonably available.

5. Fixed Payment plus Dislocation Allowance

- a. For moves from unfurnished units, the Fixed Payment will be granted according to the then current approved California Highway Division Schedule of Moving Expenses. The present schedule is attached.
- b. A dislocation allowance in the amount of \$200 will be paid, to those persons electing to receive a fixed payment in lieu of actual reasonable moving expenses, to cover additional financial obligations incurred because of the move.

6. Special Temporary Rent Assistance Program

In addition to those moving benefits mentioned, payments may be made through the Special Temporary Rent Assistance Program in accordance with policy established by the City and County of San Francisco.

E. Temporary Moves

1. General - Temporary rehousing will be minimal, occurring only in the following circumstances:

- a. Those persons who wish to move back to their dwelling unit after rehabilitation (and have written agreement with the owner of the unit prior to the initial move) will be allowed one move to a temporary dwelling unit and one move back to the permanent dwelling unit.
- b. If extensive rehabilitation work will cause an extraordinary inconvenience and discomfort to the persons being displaced and the rehabilitation work is necessary to expedite the RAP program, Central Relocation Services may grant moving costs for both moves - one move to a temporary dwelling unit, and one move to a permanent dwelling unit.
- c. The borrower of a RAP loan is required to give the right of first refusal to the displaced tenant.
- d. Contingent upon the availability of funds the City will provide temporary housing within the RAP area.

F. Replacement Housing Payment for Homeowners

In those rare instances when a Homeowner must demolish his property because repair is not feasible and the Homeowner has received an order to "repair or demolish" from the Director of Public Works, the Homeowner will receive benefits of up to \$15,000 in the same manner as the Uniform Relocation Act, Section 203, FR Section 42.90, HUD Handbook 1371.1 Rev. However, as is stipulated in the regulations, the value of the lot will be deducted in determining the amount of the payment.

G. Replacement Housing Payments for Tenants

1. Purpose - The purpose of the Replacement Housing Payment for Tenants is to provide assistance to displaced families and individuals in renting or purchasing comparable, suitable standard replacement dwellings.
2. Eligibility - There are two sets of criteria to qualify for a Replacement Housing Payment for Tenants.
 - a. A family or individual qualifies if:
 - (i) They have received a written order to vacate the unit from the owner and the BBI has certified the need to vacate the units; and
 - (ii) They have occupied the dwelling unit at least 90 days prior to the date of receipt of the order to vacate.
 - b. A family or individual qualifies if:
 - (i) They have received an increase in rent of 10% or more above the computed base rent, and (2) the new rent will exceed 25% of their gross income; and

- (ii) They have occupied the unit at least 90 days prior to the date the owner notifies them in writing of a proposed rent increase. The BBI will certify that the rent increase was related to the cost of the rehabilitation to meet the Housing Code requirements, including other allowable general property improvements, in accordance with the Rehabilitation Assistance Program (RAP). Any other causes of rent increase occurring within RAP areas will not qualify a tenant for an Replacement Housing Payment.
- (iii) They need not be required to move their personal property from the unit.

3. General

- a. Wherever and whenever possible, Section 8 Housing Assistance Payments and other federally-assisted housing programs will be utilized as rehousing resources. In most cases this will substitute for the rental assistance payment however persons moving to subsidized housing may still receive a rental assistance payment if eligible.
- b. There will be only one Replacement Housing Payment per dwelling unit, and the payment may not exceed \$4,000.
- c. A Replacement Housing Payment can only be made when the displaced person has moved (or is living in) decent, safe and sanitary housing as certified by the BBI.

- 4. Computation - Replacement Housing for those who wish to rent a comparable replacement dwelling - Computation is done annually for four years, and may not exceed \$1,000 per year.

4. Computation (Continued)

- a. When the replacement housing costs do not exceed 25% of the gross monthly income of the family or individual there will be no replacement housing payment.
- b. When the new rent exceeds 25% of the gross monthly income of the family or individual, the Replacement Housing Payment shall be the lesser of:
 - (i) The difference between the new rent and 25% of the gross monthly income of the family or individual; or
 - (ii) When old rent is more than 25% of gross monthly income, the difference between the new rent and the rent at the address from which the family or individual was displaced multiplied by 12 months.
- c. For the purposes of these computations, "Rent" shall mean the contract rent at the time of displacement. If this includes utilities, adjustments should be made for the calculations so they may be carried out between comparable figures. However, the contract rent of the previous unit will be fixed and adjustments made to the rent of the new unit.

5. Downpayment Assistance - A Replacement Housing Payment for Tenants may be granted in a lump sum for use as a downpayment to purchase comparable replacement housing.

- a. Eligibility - To be eligible for a Replacement Housing Payment to use as a downpayment an applicant must be a family or individual who qualifies as a moderate or low-income household as these terms are defined in paragraph C. Basic Eligibility.

b. Computation - This payment may not exceed \$4,000 and the amount of the payment will be computed in the following manner.

- (i) The maximum payment available will be determined by taking the difference between 25% of the claimants gross monthly income and the monthly rent of a comparable replacement dwelling according to the schedule developed by Central Relocation Services and multiplying the difference times 48.
- (ii) That portion of payment in excess of \$2000 must be matched dollar-for-dollar by the claimant.
- (iii) The total downpayment (including the claimant's share) including closing costs plus incidental expenses connected with closing must be shown on the closing statement.

H. Moving Expenses for Business and Non-Profit Organizations

1. Eligibility - For Businesses and non-profit organizations to qualify for Moving Expenses Benefits, the need to vacate the structure or a portion of the structure in order to meet code standards must be certified by the Bureau of Building Inspection for one of the following reasons:

- (i) The unit must be eliminated as a result of code enforcement, or
- (ii) The rehabilitation work financed by a RAP loan or required for code compliance is so extensive that the unit may not be occupied during the rehabilitation.

2. Payments - All eligible businesses and non-profit organizations will qualify for moving benefits as defined by State and Federal regulations. The following are examples of eligible expenditures that a business or non-profit organization may claim:

- a. Transporting persons or personal property.
- b. Packing and crating and unpacking and uncrating personal property.
- c. Storing personal property for a period generally not to exceed 12 months, when Central Relocation Services determines that storage is necessary.
- d. Insurance premiums covering loss or damage of personal property while in storage or transit.
- e. Disconnecting, dismantling, removing, reassembling, reconnecting and reinstalling machinery, equipment, or personal property (including goods and inventory kept for sale).
- f. Reconnecting utility services to the extent that these services were required at the former location.
- g. Any license, permit, fee or certification determined necessary and/or required by law or ordinance to enable re-establishment of the business at the replacement location. The amount may not exceed the amount that the business concern would be required to pay annually.
- h. Any professional services necessary to the planning preparation for, or accomplishment of the move of tangible personal property to the new location or to enable reestablishment at the new location, including, but not limited to, fees or charges for the services of architects, attorneys, engineers or consultants.
- i. Property lost, stolen, or damaged (not caused by the fault or negligence of the displaced person, his agent, or employees) in the process of moving where insurance to cover such loss or damage is not available).

- j. Relettering trucks, signs, and similar items used by the concern in the operation of its business, and the amount paid (less salvage value, where applicable) for printing a reasonable supply of printed matter to replace that made obsolete as a result of the move. The duplication of a sign painted on a door or window or on walls may also be compensable.
- k. Labor associated with the move to the replacement location.
- l. Disconnecting and reinstalling leased equipment, such as telephone, burglar and fire alarm systems, and similar items of personal property.
- m. Other moving-related expenditures that Central Relocation Services determines are reasonable and necessary.

Definition of Moderate or Low-Income Household

For the purposes of all payments, a "moderate" or "low-income" household is a household where the total combined incomes of the occupants do not exceed 120% of the median income of a household of a family size of four for San Francisco as established by the Regional Office of the United States Department of Housing and Urban Development (HUD) in connection with administration of the Housing and Community Development Act 1974. P.L. 93-383; where figures are not available the Director of Central Relocation Services shall make appropriate adjustments to the HUD figures to take into account the number of persons in the household. Income shall be calculated from all sources of each person residing in the household, except that ther shall be excluded:

- (i) The annual income of any member of the household (other than the head of the household or his or her spouse) who is under 18 years of age, or is a full-time student;
- (ii) The first \$300 of the annual income of a secondary wage earner who is the spouse of the household;
- (iii) An amount equal to \$300 for each member of the household (other than the head of the household or his or her spouse) who is 18 years of age or older and is disabled or handicapped, or a full-time student;
- (iv) Non-recurring income;
- (v) 5% of the household's gross income (10% in the case of elderly households);

- (vii) An amount equal to the sums received by the head of the household or his or her spouse from, or under the direction or, any public or private non-profit child placing agency for the care and maintenance of one or more persons who are under 18 years of age and were placed in the household by such agency.

APPENDIX III

Letter from the Director of City Planning to the Chief Administrative
Officer recommending the designation of the Upper Ashbury for RAP.



DEPARTMENT OF CITY PLANNING

100 LARKIN STREET · SAN FRANCISCO, CALIFORNIA 94102

April 23, 1974

Mr. Thomas J. Mellon
Chief Administrative Officer
289 City Hall
San Francisco, CA 94102

Subject: Recommendation for Designation of the
Upper Ashbury under the Rehabilitation
Assistance Program.

Dear Mr. Mellon:

In cooperation with the Bureau of Building Inspection of the Department of Public Works, this Department has been following the procedures prescribed in Chapter 32 of the Administrative Code for designating a Rehabilitation Assistance Program (RAP) area in the Upper Ashbury district. The Upper Ashbury is one of two areas previously approved by the Board of Supervisors for a FACE program and recently cited for initiation of a RAP program in Board Resolution Number 426-73. The area, as indicated on the attached map, is generally bounded by the south side of 17th Street, the west side of Stanyan Street, the north side of Waller Street, and Buena Vista West, running south to Java, across Masonic to Piedmont, along Piedmont to the western side of Ashbury, and thence back to 17th Street.

Pursuant to Section 32.41 of the Administrative Code, I have conducted a public meeting in the proposed area and have analyzed the feasibility of implementing the program there. Based on the discussion at this and other meetings held in the area, and on my analysis of census data and other pertinent information regarding residential rehabilitation in the Upper Ashbury, I offer the following opinions on the seven factors specified in Section 32.41 of the Code:

(1) Whether there is a substantial number of deteriorating structures in the area which do not conform to rehabilitation standards:

The 1970 FACE application estimated that approximately 91 percent of the buildings in the proposed area had code violations. This estimate is based on the experience in other comparable FACE areas, such as Alamo Square, Bernal Heights, and Duboce Triangle, and on the data of the Systematic Code

Enforcement program. The files of the Division of Apartment and Hotel Inspection (DAHI) indicate that there is an above average incidence of serious code violations in some areas of the Upper Ashbury. Additionally, the 1970 Census stated that over 80 percent of the buildings were built prior to 1939, which suggests that many of these buildings are likely to have code violations relating to plumbing and electrical fixtures. I should point out, however, that in recent months there has been a noticeable change in the outside appearance of some buildings in the area, which indicates that property owners are making improvements to their buildings at their own initiative. The extent of this private effort and the degree to which it lessens the estimates of code violations cannot be accurately determined without a systematic code inspection of the area. Based on the available data, it is my judgment that there is a substantial number of structures in the area that do not conform to rehabilitation standards.

(2) Whether there is a need for financial assistance for residential rehabilitation to arrest the deterioration of the area:

According to a report prepared by my Department in 1972 entitled "Housing in the Haight-Ashbury," the most immediate and serious housing need in the Haight-Ashbury is to improve housing conditions while simultaneously minimizing costs for residents. The report traces the lack of proper maintenance in the area to several sources, including the relative unavailability of mortgage and home improvement financing, and the difficulty of obtaining sufficient property insurance. The report also indicates the economic problems of the neighborhood, noting that rises in family income have lagged behind rises in rent levels, and that over 50 percent of all rental households paid over 25 percent of their income for rent.

The institution of RAP in the Upper Ashbury would immediately address at least some of these problems. It would automatically make low-interest financing available to property owners who choose to apply for RAP loans, and would have the spill-over effect of rebuilding confidence in the area on the part of private financial lenders. The implementation of the public improvements plan would be further inducement for private financial institutions to consider loan applications more favorably.

Despite the problems of unavailable financing, there have been indications that rents and property values are increasing rapidly in at least some parts of the proposed rehabilitation area. This upswing in property values and rents is in my opinion primarily a function of natural private market forces that were temporarily interrupted during the late 1960s. The natural attributes of the area, which include the topography, the central location in the city, the generally good quality of the housing,

and the area's social diversity, have all contributed to making the area a desirable residential neighborhood.

It is my conclusion that the recent trend towards increasing property values and rents, coupled with the information regarding income and ability to pay, justifies the need for financial assistance in the area. If the assistance provided under RAP were not made available in the area, property values would probably continue to rise, but there would be no guarantee of rehabilitation of the whole area; financing costs would be higher, there would be no safeguards for rent stabilization, and there would be no public improvements made to the streets and public areas.

(3) Whether financing of residential rehabilitation in the area is economically feasible:

The economic feasibility of financing residential rehabilitation depends on at least three factors: the absolute cost of code compliance, the relationship between code compliance costs and ability to pay, and the relationship between costs and the value of the property being rehabilitated.

Cost statistics compiled by the FACE program administrators show that a total of 769 buildings, containing 2,069 dwelling units, had been rehabilitated to code standards in the three active FACE areas as of February, 1974. The average costs have been \$7,300 per building or \$2,700 per unit. Approximately thirty percent of the buildings have undergone rehabilitation above code standards, with the average costs for such work amounting to \$2,700 per building.

On a monthly basis, the average cost to the resident in a building in which the rehabilitation is financed through RAP (at approximately 5-1/2 percent interest for 20 years) is estimated at \$18.57. The average monthly cost per building, based on FACE program statistics, is estimated at \$50.22, which would be divided proportionately among the units in the building. For buildings in which RAP financing is not utilized, the monthly costs will be considerably higher, due primarily to the shorter term of conventional market rate loans (7-10 years) as compared with RAP loans (20 years).

Statistics for the Upper Ashbury from the 1970 Census show that incomes are higher there than in the areas in which Alamo Square and Duboce Triangle are located. Median family income for the Upper Ashbury is higher than both the other areas, and there are fewer households with incomes below the poverty level. These statistics indicate that residents of the Upper Ashbury are in a better financial position to pay for rehabilitation than those of Alamo Square or Duboce Triangle. Considering that there have been only four loan defaults in these latter two areas,

the financing of residential rehabilitation would appear to be economically feasible.

When the cost of rehabilitation is compared to the property values of housing in the proposed area, the financing of rehabilitation appears to be feasible also. Almost 75 percent of the residential buildings are valued (1970) at over \$25,000, with 5.8 percent valued under \$15,000; the median value of a single-family house is \$33,600. The rise in property values noted earlier would mean that the great majority of buildings in the area would now be valued at between \$30,000 and \$50,000, with fewer buildings at the lower end of the value range, and the average building loan of \$7,300 represents one-fourth or less of the estimated present value of the building. Of course the equity situation of each building cannot be determined, but it does appear that the cost of rehabilitation is small in relation to the value of the property.

(4) Whether rent increases or demolitions resulting from the cost of meeting rehabilitation standards would result in widespread displacement of tenants:

The displacement of tenants resulting from rent increases due to the cost of meeting rehabilitation standards, in my opinion, will not be substantial in the Upper Ashbury. It has been the history of the FACE program that displacement of tenants is always less than anticipated, and never has displacement been substantial. Demolitions have not been a problem with the FACE program either, and less than two percent of all buildings have ever been demolished.*

The extent of displacement due to rehabilitation costs alone can be estimated by relating the average costs to the residents' ability to pay. The average per unit cost in the three active FACE areas, as stated previously, is \$2,700. For those who take RAP loans, this means a monthly cost (at 5-1/2 percent for 20 years) of \$18.57. The 1970 Census indicates that 54 percent of the area's tenants pay more than 25 percent of income for rent. The typical rental increase, therefore, of between \$15 and \$20 per month, could be a burden for some households, and inevitably there will be some displacement.

It has been noted that the Upper Ashbury is a highly desirable neighborhood in which to live, and the large proportion

*There have been 80 buildings demolished under the FACE program (1.74 percent of the total), containing 120 dwelling units (1.16 percent). In the three active areas, these figures are 1.14 percent and .9 percent, respectively.

of households paying more than 25 percent of income for rent suggests that, at least for some, the desirable qualities of the neighborhood are worth the high housing costs. The point at which these costs exceed the benefits of neighborhood amenity will be different for each household, and therefore cannot be estimated with any degree of accuracy. It is my judgment, however, that rents are on the rise in the Upper Ashbury, even without the RAP program, and a certain amount of displacement is therefore inevitable regardless of RAP designation.

The findings of a survey of rental behavior in the four earliest FACE areas (Buena Vista Heights, Arguello Park, Great Highway, and Glen Park) suggest what may occur in the Upper Ashbury. The 1971 report, Rent and Code Enforcement, surveyed owners and tenants to determine the extent of rental increases over the five-year period (1966-1971), the causes and components of such increases (e.g., cost of improvements, tax assessments, profit motive), and the result of increases on the local population mix. The general conclusions of the report were:

1. FACE did not result in significant rent increases in the initial four areas. Moreover, through its subsidized loan program, it may have contributed to keeping rents down. Rent increases in all the FACE areas, except Buena Vista Heights, were below the citywide average for the period studied.

2. Rent increases were attributable primarily to property tax increases which were not caused by the Code required improvements. Fears that FACE results in widespread reassessments are not substantiated. Assessment figures indicate less increase in FACE areas than citywide.

3. The cost of paying for property improvements was a secondary factor and appears to have been more heavily influenced by the rental market than by code requirements.

4. Loss of tenants due to rent increases was low. FACE records also indicate that displacement due to the program was low, slightly over one-half of one percent.

The exception noted in the first conclusion regarding the extent of rent increases in Buena Vista Heights may have implications for the southeast section of the Upper Ashbury. The upper portion of these two areas are contiguous except for Buena Vista Park and are similar in several respects. They both are areas with good city views, good climate and easy access to downtown, and both have experienced upgrading and rises in property values prior to initiation of the code enforcement program. Of the four areas studied, Buena Vista property owners invested the most on a per unit basis to improve their property, had the highest per unit rent increases (\$39 over the five-year

period), and had the highest percentage of owners reporting loss of tenants (12 percent); however, the cost of financing the improvements accounted for only half of the total rental increase, and increases in tax assessments, due to citywide reassessments, were at least equally responsible. Based on this survey, and based on the average estimated per unit cost for meeting rehabilitation standards, it is reasonable to expect that some displacement of tenants will occur, but that such displacement will not be extensive.

There are several provisions of the RAP program that should serve to mitigate potential displacement. Rent stabilization guidelines, not required under FACE, will apply to property on which the low-interest RAP loans are made. Opportunities for refinancing outstanding mortgage debt can also be utilized to maintain or, in some cases, lower the monthly per unit costs. Furthermore, persons who are forced to move as a result of rehabilitation work are given the right of first refusal to return to their rehabilitated unit. This provision should help to minimize any potential social change in the area.

(5) Whether institution of RAP in the area would assist in neighborhood-initiated improvement programs:

The Rehabilitation Assistance Program is likely to have a beneficial effect on a variety of neighborhood-initiated improvement programs. The first such program occurred in 1971 when a petition of some 1800 signatures supported the rezoning of a large part of the proposed area which made zoning controls more restrictive in terms of scale and density of new construction. The neighborhood rezoning effort can be seen as a reflection of community sentiment favoring rehabilitation and retention of the existing scale and density of development.

Other improvement programs include:

- neighborhood efforts to re-route Muni buses off residential Waller Street and onto Haight Street;
- neighborhood tree planting campaigns in the Upper Ashbury;
- development of a mini-park at the western portal of the Sunset Tunnel at Carl and Clayton Streets.

The staff of my department has been involved in a long-term planning effort in the Haight-Ashbury and the rehabilitation of the housing in the proposed area represents a direct implementation action of the neighborhood improvement plan.

(6) Whether institution of RAP would preserve and improve the social, ethnic, and economic integration of the area:

Before considering what effect RAP might have on the demography of the area, it is helpful to know what the relevant facts are now. The neighborhood is presently well integrated. Of the total 8,721 persons in the area, 66 percent are white, 24 percent black, and 10 percent other. This compares with a citywide black population of approximately 13 percent. The neighborhood is also integrated economically, with 12 percent of the families and 30 percent of the unrelated individuals reporting incomes under the poverty level (1969), and 21 percent of the families with incomes over \$15,000. Ethnically, the area contains approximately 25 percent foreign stock, compared with a somewhat higher proportion for the city as a whole.

The neighborhood has not always been as well integrated as it is now. In 1950 whites comprised almost 99 percent of the population in the area, with only 25 blacks reported. By 1960 the black population had risen to 11 percent, or 1,062 persons. Between 1960 and 1970 this population doubled, and the white population decreased, accounting for the present mix.

COMPARISON OF RACIAL CHARACTERISTICS OF THE POPULATION
IN THE UPPER ASHBURY, 1970, 1960, 1950

	1970		1960		1950	
	C.T. #	171 %	C.T. #	J-20 %	C.T. #	J-20 %
All persons	8,721	100.0	9,389	100.0	9,460	100.0
White	5,790	66.0	7,485	80.0	9,341	98.7
Negro	2,057	23.6	1,062	11.1	25	.3
Other*	874	10.4	840	8.9	94	1.0

*Other includes American Indian, Japanese, Chinese, Korean, Filipino, Hawaiian and all other unspecified races.

Source: U.S. Census

What will happen to this mix if RAP is instituted may depend on the program's effect on rents. That is, if, as a result of the cost or rehabilitating property, rents are escalated beyond the ability of present owners and tenants to pay, then it is

likely that higher income households would begin to replace the lower income persons. Should this occur to any significant degree, and I do not believe that it will, the loss of economic integration would mean a loss in the social diversity of the neighborhood, but would not necessarily mean a loss of racial or ethnic integration.

As I stated previously, it is my opinion that displacement will not be a widespread phenomenon in the Upper Ashbury, at least as a direct result of RAP. It follows that RAP will not adversely affect the social, ethnic, or economic integration of the area.

There are several reasons to believe that RAP will not have an adverse impact. First, the rent stabilization guidelines should provide a stabilizing influence on housing costs, as noted under No. 4. Second, the refinancing provisions of the program could allow monthly costs to be maintained at present levels or reduced in some cases, thereby minimizing displacement and encouraging retention of the existing social and economic integration. Third, the right of first refusal provides the opportunity for displaced households to return to their apartments after the rehabilitation work is completed. Finally, the act provides for the enforcement of equal housing opportunity laws by the local Human Rights Commission, and given this authority, new rental contracts in the area can be screened for compliance in a much more careful way than previously. Thus I can conclude that whereas some displacement may affect the existing integration of the area, there are sufficient safeguards to prevent significant erosion of the area's social and ethnic diversity.

(7) The extent of public support for designation of the area as a residential rehabilitation area:

For four years the Upper Ashbury has been considered for a residential rehabilitation program. In 1970, an application to the Department of Housing and Urban Development to include the Upper Ashbury in the Federally Assisted Code Enforcement (FACE) program was approved by the Chief Administrative Officer and the Board of Supervisors. The approval of this application followed two public meetings in the proposed area, which were held on March 4, 1970, and June 30, 1970, and at which strong support for the program was registered. The application was never funded by HUD.

On July 11, 1973, another public meeting was held in the proposed Upper Ashbury area pursuant to the passage by the Board of Supervisors of Resolution 426-73 endorsing the Rehabilitation Assistance Program. All residents of the area and absentee owners were duly notified of the meeting by mail and door-to-door distribution of notices, and approximately 150 people

attended. A majority of people spoke in favor of the program, although some raised concerns about the potential displacement of tenants who might not be able to afford rent increases. A letter from the Department of City Planning was sent to the Chief Administrative Officer recommending the area for RAP.

On a related matter, the City Planning Commission conducted a public hearing at Kezar Pavilion on July 26, 1973, to present to the neighborhood the Haight-Ashbury Improvement Plan. This neighborhood plan was the culmination of a two and one-half year planning effort in the Haight-Ashbury, part of which focused on the need for a rehabilitation assistance program. The audience was enthusiastic about the proposed RAP program and several persons asked that the proposed boundaries be extended north to include the area up to Oak Street.

The Haight-Ashbury Improvement Plan, which was mailed to the residents of the area, contained a questionnaire to determine neighborhood reaction. Of approximately 100 responses, eighty percent favored a code enforcement and financial assistance program similar to RAP.

The most recent public meeting to consider designation of the area for RAP was held on January 30, 1974. The meeting was advertised by mail to property owners and a door-to-door distribution of notices was carried out. In accordance with the requirements of Section 32.41(b) of the RAP ordinance, four specific questions were brought up and discussed with the audience. Of those present at that meeting, there appeared to be almost equal numbers who supported and who opposed the designation of the area for RAP. In addition, there appeared to have been a number of residents who were seeking information and had not taken a final position. It should be noted that those who come to public meetings are only a small segment of the total population of the proposed area (approximately 8,700 persons). It is my judgment that a majority of the total population support the program, although I cannot say this with certainty.

Among those who are opposed to designation, there appear to be several areas of concern. First is the fear that RAP will cause great increases in rents and thereby initiate widespread displacement. As I indicated in Section 4 above, I estimate that displacement will not be substantial.

Secondly, there is concern over what the interest rate will be. It is my understanding that the interest rate charged the borrowers will be established after the final bond agreement is made between the bank and the City, and that the interest rate will be as low as possible. Because the final agreement is not yet made, the precise interest rate cannot be known, although it is estimated that the rate will be approximately 5-1/2 to 6 percent.

A third concern is that the funds for the hardship loan program may not be available. It is my understanding that, through the interest earned on unexpended loan funds and by adding some fraction of a percent to the loan interest rate, money will be made available to provide the non-interest bearing, deferred payment loans as specified in Sections 32.80-32.83 of the ordinance. It is hoped that a hardship loan fund in the future could be financed with Community Development Revenue Sharing funds. Concern over this feature of the RAP program, therefore, appears to be unfounded.

Finally, there is concern that the relocation benefits under RAP are inadequate. The RAP ordinance provides a maximum moving expense payment of \$300 for any household that is forced to relocate. The more liberal benefits that were available in the FACE program pursuant to the Uniform Relocation Act, are not available at this time under RAP. I hope that Community Development Revenue Sharing funds, if they become available (and it appears likely that legislation providing for such funds will be enacted this year), will be used for this purpose.

A number of opponents of the program, and even some supporters, have asked that a vote be taken in the neighborhood to determine the extent of support. It is my professional judgment, as Director of City Planning, that a neighborhood election would be both undesirable and inappropriate.

A neighborhood election could set a precedent as the means for determining resident support for any program or policy that the City might want to pursue in a neighborhood. Since the general experience throughout the country has been that there is a small voter turnout at neighborhood elections, such a precedent could jeopardize the City's ability to carry out its governmental responsibilities by giving a minority in individual neighborhoods, in effect, a veto power over programs that the City might wish to carry out.

The ordinance calls for me to hold a hearing in the neighborhood to determine the extent of support. In addition, the area must be designated by the Board of Supervisors after public hearing. I believe our form of representative government with its open processes providing ample opportunity for citizens to express themselves in public hearings and final decisions being made by duly elected public officials provides adequate means to determine whether or not there is support for the program.

To conclude this lengthy report, I would like to summarize my recommendation. I have made a technical assessment of the feasibility of the program for the Upper Ashbury, considering the seven factors specified in the ordinance. My assessment is positive. The only question revolves around the issue of public

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support for designation, especially considering the organized opposition to the program and what I suspect is a large additional segment of the community which has not yet taken a position. Based on the positive technical assessment of RAP's applicability to this area, coupled with the knowledge that there is strong but perhaps not overwhelming support for the program, I am recommending that the proposed Upper Ashbury area be designated for RAP.

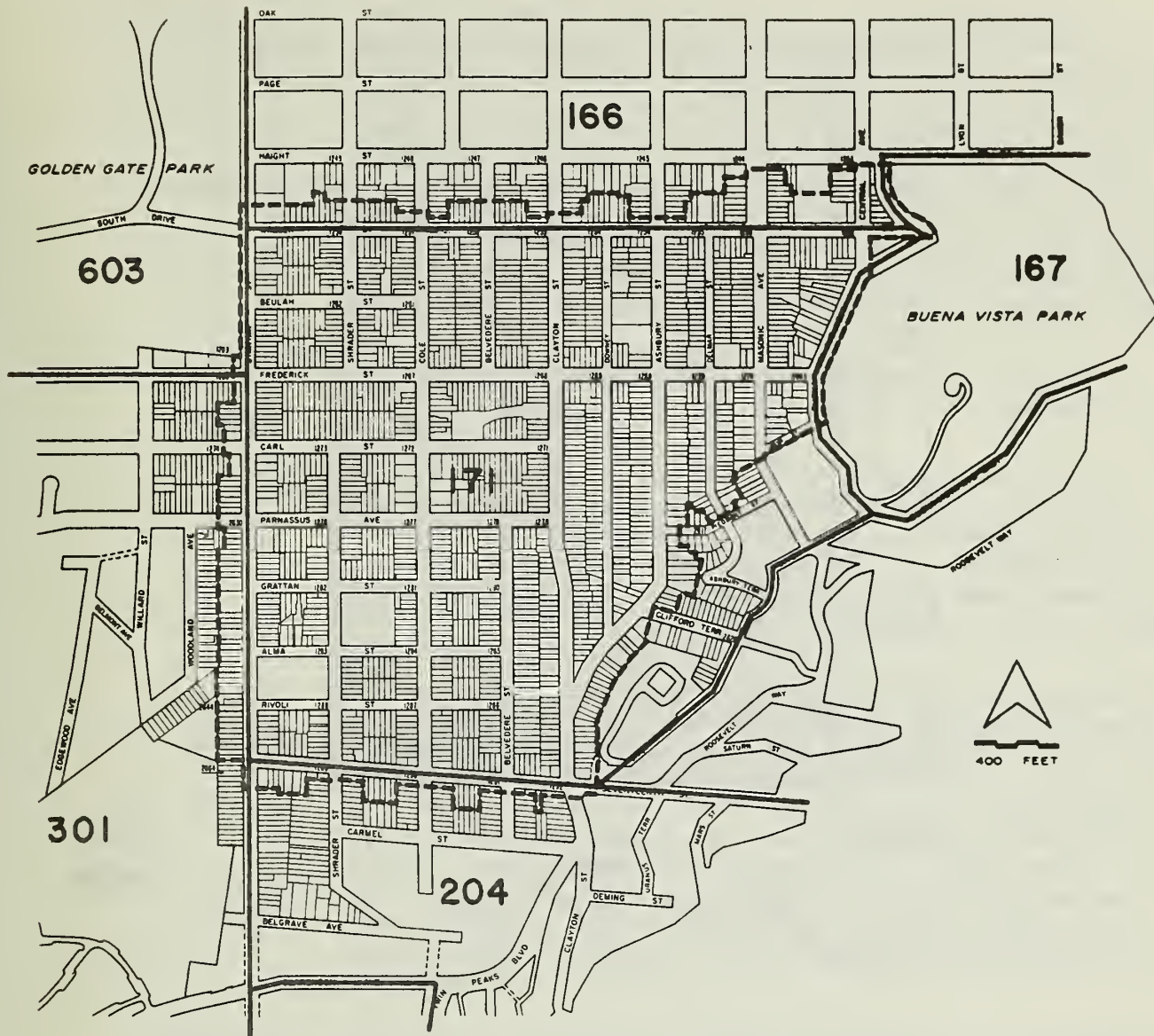
Very truly yours,

Allan B. Jacobs
Director of Planning

Appendix IV

CENSUS TRACT BOUNDARIES AND RAP/FACE BOUNDARIES

The maps on the following pages indicate the relationship between RAP and FACE area boundary lines and the most proximate census tract boundaries. In no case are the two precisely coincident. However, for the purposes of the analysis contained in this report, data for the census tract as a whole has been assumed to reflect the conditions in the RAP or FACE area to a reasonable degree of accuracy.



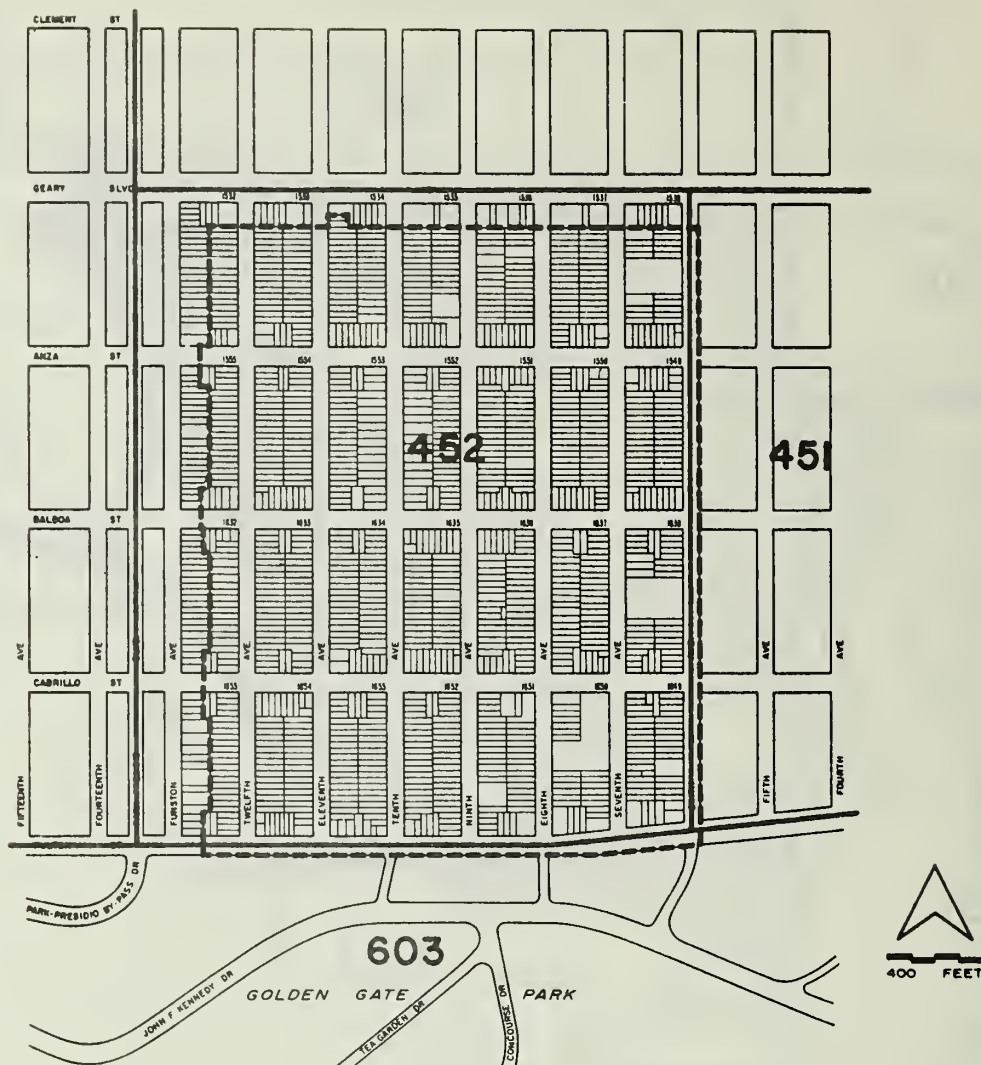
REHABILITATION ASSISTANCE PROGRAM

UPPER ASHBURY CONSERVATION AREA

--- CONSERVATION AREA BOUNDARY
 — 1970 CENSUS TRACTS

RECOMMENDED BY _____
 DIRECTOR OF PLANNING
 DESIGNATED BY _____
 CHIEF ADMINISTRATIVE OFFICER

FILE NO. 88
 DATE JUNE 1970
 DATA



REHABILITATION ASSISTANCE PROGRAM

INNER RICHMOND CONSERVATION AREA

--- CONSERVATION AREA BOUNDARY
 --- 1970 CENSUS TRACTS

RECOMMENDED BY _____
 DIRECTOR OF PLANNING
 DESIGNATED BY _____
 CHIEF ADMINISTRATIVE OFFICER

(DAHI) inspectors under the City's systematic Code enforcement program. Under this program, buildings containing 3 units or more are given routine inspections whether they are located in FACE/RAP areas or not. For buildings in RAP areas, in which rehabilitation was being required, but for which RAP financing was not yet available, Statement No. 1 allowed the owner to proceed with the work with the understanding that at some future time, and if the procedures were followed correctly, s/he would be eligible for RAP financing. This would have the ultimate effect of lowering the overall debt service increase caused by the cost of the rehabilitation.

The following language has been inserted in the section entitled "Background of the RAP in the Upper Ashbury" (Appendix I, p. 71):

"In December, 1974, the Bureau of Building Inspection instituted procedures which allowed persons in the RAP areas to qualify current rehabilitation expenditures for possible future financing with a RAP loan whenever such loans became available. These procedures were issued as Policy Statement No. 1, a copy of which has been reproduced in the EIR/S as Appendix V."

In response to the speaker's assertion that the issuance of Policy Statement No. 1 signaled the initiation of the RAP program, it should be pointed out that the statement cautioned the public against such conclusions. It said in the closing sentence: "This policy is not a commitment by the City that either RAP loan funds will be available or that a RAP loan will be approved at a later date." RAP cannot officially begin until the EIR/S process has been completed, the approvals from HUD are on hand, and the Public Improvements Plan is approved by the Board of Supervisors.

Comment 24: "The EIR is incomplete in that it contains no information whatsoever concerning the effects on the neighborhood of this policy."

Response 24: The speaker is correct in noting that the EIR/S fails to mention the policy statement. The text has been changed accordingly (Response 23). As far as the impact is concerned, the files of the Bureau of Building Inspection indicate that no one has actually followed all the steps of the policy. The caseload of completed cases, therefore, is zero. There may be homeowners and/or landlords, however, who have proceeded with work, keeping the appropriate records and documentation, but have not submitted the information to the Bureau of Building Inspection. The extent and impact of these unknown cases cannot be determined at this time.

- Comment 25: "Several questions come to mind that should be dealt with: How many landlords in the area have complied with the conditions of this policy?"
- Response 25: The records of the Bureau of Building Inspection indicate that 17 property owners have made initial contact under the terms of the policy statement. These represent 6 single-family homes, 8 two-family structures, 1 four-family and 2 five-unit buildings. None, however, is known to have followed through on all steps required under the policy statement.
- Comment 26: "How many homeowners who may not necessarily be landlords are compiling records with the intent to apply for future loans to cover present rehab expense.?"
- Response 26: As no homeowners have filed their records with the Bureau of Building Inspection, there is no way to determine how many prospective applicants there will be under Policy Statement No. 1.
- Comment 27: "How many tenants have been informed of their base rents and other rights under this policy?"
- Response 27: This cannot be determined at the present time (see Response 23), and it is possible that an accurate number will never be available.
- Comment 28: "How many landlords are keeping records of tenants who have moved yet may be eligible for rent rebates under this policy?"
- Response 28: This cannot be determined at the present time (see Response 23). If rent rebates are applied for in the future as a result of such records, this would be the only data available to answer this question.
- Comment 29: "What has been the effect of this policy?"
- Response 29: In light of the absence of any completed cases under this policy, it seems likely that there has been no effect on rents.
- Comment 30: "Considerable further research is needed to determine with any accuracy the actual effect of this implementation of RAP in the Upper Ashbury."
- Response 30: The only known source of information on this question is the files of the Bureau of Building Inspection which show that no one has used the policy.

Comment 31: "Concerning timeliness, I am sure you are aware that vast and visible changes have occurred in this neighborhood during the 1970s. Many of these changes have been positive: our brightly painted houses, the increasingly stable nature of neighborhood businesses, and an apparent increase in owner-occupancy and resident families with children are some of these. Such changes, it must be emphasized, were set in motion by the actions of the people of this community - rezoning, the fight to save homes in the face of institutional expansion, street tree plantings, the fight to increase Muni service, the fight to save Park Police Station, the three-year struggle for a homeownership assistance program - all these make this community a better place to live, and all these faced either the indifference or outright hostility of City Hall and the City bureaucracy. It was only after these countless hours of community action which turned the Haight Ashbury around that the City took official notice of the Haight by designating it as a RAP area.

"Since that time there have been negative changes as well, and chief among these is the skyrocketing rents and property values, which have apparently decreased the racial and economic diversity of our community.

"I use the word 'apparent' here for two reasons - first, because these changes are quite apparent to the people who live here and daily see them; and second, because this EIR contains no statistical information whatsoever which might reflect these obvious changes."

Response 31: The most current and accurate data on population, race and income is the 1970 U. S. Census. This information is included in the EIR/S in Chapter III. San Francisco chose not to undertake a 1975 census. The next official census will be taken in 1980. Therefore, the recent changes in the neighborhood observed by the speaker cannot be documented at this time.

The privately initiated improvements to housing in the Upper Ashbury in recent years are acknowledged in the EIR/S on pp. 46-47.

Comment 32: "Which brings us to the subject of statistics. With two exceptions, there is no statistical information in this EIR more recent than the 1970 U. S. Census. Thus, to take six-year-old data and apply it to the present conditions is clearly both inaccurate, incomplete, and untimely."

Response 32: Until the next census is taken, or some other study is undertaken, the 1970 U. S. Census is the most accurate data available. Where other more-recent sources of data were available, the EIR/S used them (see also Response 31).

Comment 33: "One of the two exceptions to this is the housing data contained in what is called the 1973 Housing Study, for which data was collected in 1972 and earlier. This is also out of date, as is the data in the other exception - concerning number and amount of property sales transactions in the area up to last year - shows that the massive change in property values and concomitant changes in rents did not begin until 1973. The data on sales prices of housing in the area clearly needs to be updated, but more than that, it needs to be studied in a very critical way."

Response 33: The 1973 Housing Condition Survey is the most recent data available on the subject. Until the Bureau of Building Inspection institutes its computerized monitoring and management system, special studies such as the 1973 survey, and the decennial U. S. Census, are the only sources of information.

With respect to the sales and price information shown in Tables 13 and 13a, both tables have been updated to include sales through June 1976. The revised tables have been incorporated into the EIR/S.

Comment 34: "We have long contended that the announcement of the RAP program in this area on July 11, 1973, kicked off massive property speculation in this area, with resultant rent increases and dislocation of low-income tenants. One way to demonstrate this would be to break down the annual figures on number and amounts of property transactions, particularly for that year, to six-month intervals. Other studies on this subject, which we have seen, clearly indicate that the amounts of sale transactions in the latter part of 1973 doubled over the first half of the year. And the number of sales tripled. We believe there is a great deal of foundation for considering the RAP program's announcement on July 11, 1973 responsible for this."

Response 34: The updated information in Table 13 (see Response 35) shows that greater increases in number of sales and total dollar volume occurred in 1972 than in any other year. The greatest increase in the average cost per building, however, did occur in 1974 (44 percent higher than 1973). This might have been caused in part by the designation of the area for RAP in June 1974.

Similar data have recently been gathered with respect to the three existing FACE areas and the Inner Richmond RAP area. (See Response 35 and related tables). Analysis of the data reveals no consistent pattern of sales increases related to the year of area designation. To aggregate the sales data in six-month intervals would be a time-consuming effort (of the order of one person-week). In light of the existing evidence available, the results of such an effort do not seem to warrant the time it would require.

Comment 35: "It would be further useful for this determination, to compare the above-mentioned figures with city-wide figures and figures for a comparable area of the city for the same time periods. In addition, study should be done on the question of rent increases and resulting demographic change, with comparison to comparable areas of the city."

Response 35: It is estimated that the total number of real estate transactions annually is 7,000-8,000. However, the City Assessor has been unwilling to tabulate the total city-wide figures for annual number of real estate sales or total dollar value. Citywide comparisons with the Upper Ashbury data, therefore, are not possible.

Other comparisons can be made. The following tables and discussion, which have been incorporated into the EIR/S as Tables 13 through 13e on pp. 32, 33, show sales data for the three existing FACE areas (designated in 1969) and the two RAP areas (designated in 1974). The total number of sales in the Upper Ashbury increased 16 percent between 1972 and 1973, and 10 percent between 1973 and 1974. For the Inner Richmond, total number of sales dropped during both 1973 and 1974, but increased by 22 percent in 1975. The Inner Richmond data also show a significant (48 percent) increase in the average size of each sale transaction during 1974.

Analysis of the trends in the three FACE areas reveals no consistent pattern. Total number of sales in Duboce Triangle increased sharply in 1969, but the average price fell 46 percent. Prices in 1974 dropped in Alamo Square (-33 percent) and Bernal Heights (-1 percent), but increased in the other areas. Prices increased during 1969 in Bernal Heights but dropped in Duboce Triangle and Alamo Square. The only consistency in the data is that the average price of each sale increased over the time span 1969-1975, nearly doubling in the Inner Richmond, Duboce and Bernal.

Table 13 REAL ESTATE SALES IN THE UPPER ASHBURY, 1968-1976

Year	Total Sales	% Annual Increase (Decrease)	Total Dollar Value	% Annual Increase (Decrease)	Average \$/Sale	% Annual Increase (Decrease)
1968	32		\$1,438,200		\$44,800	
1969	27	16	1,187,400	(17)	44,000	(-2)
1970	35	30	1,299,300	9	37,000	(19)
1971	36	3	1,637,700	26	43,400	23
1972	73	103	3,085,000	88	42,300	7
1973	85	16	4,168,000	33	39,000	8
1974	94	10	5,270,100	26	56,000	44
1975	132	40	9,378,900	78	71,000	27
1976	73		5,306,000		73,000	3

(Source: Files of the San Francisco Assessor's Office)

Table 13 a. AVERAGE REAL ESTATE SALES PRICES, BY SIZE OF BUILDING 1968-76

Year	Single Family	2 Units	3-4 Units	5-9 Units	10-19 Units	20+ Units
1968	30,000	32,500	41,100	39,500	106,500	-
1969	32,500	38,000	40,000	49,700	130,000	-
1970	31,700	32,200	38,300	46,800	121,500	-
1971	36,000	33,200	45,100	65,000	-	-
1972	34,500	35,800	44,100	62,800	105,300	-
1973	39,900	38,600	46,200	58,700	189,300	170,000
1974	49,400	44,400	50,800	87,200	106,000	-
1975	60,500	60,500	74,800	86,800	150,000	-
1976	59,500	67,000	74,000	96,500	158,300	-

NB. Tables 13 and 13a have been revised due to the recent access to the files of the Assessor's Office. Since the data from these files are considered more reliable and accurate than what was used for the original tables, the new information has been substituted.

Table 13b

REAL ESTATE SALES IN THE INNER RICHMOND, 1968-1975

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	47	-	\$1,835,600	-	\$39,000	-
1969	38	-19	1,673,000	-9	44,000	12
1970	37	-3	1,514,900	-10	41,000	-7
1971	51	38	2,657,900	76	52,000	26
1972	55	8	2,906,200	9	53,000	2
1973	50	-9	2,800,100	-3	56,000	6
1974	46	-8	3,837,600	36	83,000	48
1975	56	22	4,388,800	14	78,400	-5
Ptn. of 1976	14	-	1,070,700	-	72,000	-8

Table 13c

REAL ESTATE SALES IN ALAMO SQUARE, 1963-1975

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	8	-	\$ 461,700	-	\$57,800	-
1969	4	-50	100,400	-77	25,100	-56
1970	11	175	329,100	216	29,900	19
1971	7	-36	373,000	14	53,300	79
1972	12	72	845,500	127	70,400	32
1973	13	8	765,000	-9	59,000	-17
1974	20	54	794,100	4	39,700	-33
1975	30	50	2,026,900	155	67,300	70
Ptn. of 1976	23	-	1,734,400	-	75,500	12

Table 13d

REAL ESTATE SALES IN THE DUBOCE TRIANGLE, 1968-1976

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	8	-	\$ 634,000	-	\$79,100	-
1969	17	112	732,000	15	43,000	-46
1970	17	-	576,100	-21	33,900	-21
1971	27	59	1,276,400	118	47,200	39
1972	26	-4	1,228,800	-3	47,300	-
1973	29	11	1,315,500	7	45,300	-4
1974	21	-27	1,194,600	-9	56,800	25
1975	30	42	2,350,100	97	78,500	38
Ptn. of 1976	13	-	894,500	-	68,900	-12

Table 13e

REAL ESTATE SALES IN BERNAL HEIGHTS, 1968-1975

<u>Year</u>	<u>Total Sales</u>	<u>% Annual Change</u>	<u>Total Dollar Value</u>	<u>% Annual Change</u>	<u>Average \$/Sale</u>	<u>% Annual Change</u>
1968	12	-	\$ 185,700	-	\$16,800	-
1969	11	-8	248,200	34	22,500	34
1970	18	63	407,700	64	22,600	3
1971	21	16	460,100	13	21,900	-3
1972	24	14	515,600	12	21,500	-2
1973	24	-	678,600	32	28,300	32
1974	39	63	1,087,400	61	28,000	-1
1975	38	-3	1,290,200	18	34,000	21
Ptn. of 1976	25	-	1,035,300	-	41,300	21

Comment 36: "Last, but by no means least, there is the entire question of displacement. Not only are the existing statistics and their method of calculation in this EIR proof only of the adage, 'lies, damn lies, and statistics,' but their premise is faulty as well. To announce a program in July of 1973 which has had a demonstrable effect in increased property sales and costs with resultant increases in rents, and not to take subsequent dislocations due to those increased rents into account even to determine their number - much less to do something to mitigate the problem - is to say the least inaccurate. It is also irresponsible, inhuman, and probably illegal."

Response 36: See Responses 12 and 13 and associated text changes in the EIR/S. See also discussion in Chapter Six on relocation, rent assistance, and other mitigation measures.

Comment 37: "To institute a program such as this and assume, as this EIR does, that there have been no effects to the community simply because no loans have been available is also - to say the very least - inaccurate. It is now nearly two years since all property owners in the area were told that the program had in fact begun. And it is over three years since residents and property owners - and property speculators - were told RAP was on its way."

Response 37: The dramatic increases in sales prices in the last three years have been documented in the EIR/S (pp. 31, 32). The extent to which this trend is attributable to the designation of the area for RAP in 1973 cannot be determined, although it is likely that the designation has contributed to property speculation. RAP has not yet started, despite the designation of the area and the issuance of Policy Statement No. 1 (see Response 23).

David Brigode. Oral statement at the public hearing of September 21, 1976.

Comment 38: "(The EIR's) got a hundred deficiencies."

Response 38: The purpose of the public notice, public hearing and the Comment/Response process is to identify and correct such deficiencies.

Jacques Bertrand. Oral statement at the public hearing of September 21, 1976.

Comment 39: "I don't think that the only people who should benefit from this program are the property owners. In facing the problem of relocation, you are saying that the people who are going to be relocated because of high rents aren't going to benefit too, and I don't think that a program which is partially publicly funded should result in relocation of anyone. If any program does go through, I think that rent increases should not be a direct result of any property improvements because of the fact that this is a public-sponsored program."

Response 39: The improvements expected as a result of RAP would benefit the occupants of the housing through improved living conditions. This benefit would affect both owners and tenants. Those who choose to, or must, relocate, may find better housing conditions. Some use the relocation benefit to help purchase a home for themselves. RAP cannot be implemented without some people having to move to allow the construction/rehabilitation activities to be completed.

Patricia O'Callaghan. Oral statement at the public hearing of September 21, 1976.

Comment 40: "In this rehabilitation I see nothing planned for off-street parking on Haight Street... I can point out other communities in the area - Clement Street. That was deadsville for years and years and it didn't come to life until it got off-street parking."

Response 40: This addresses the program and not the EIR/S. However, it should be noted that the RAP project was initiated for housing rehabilitation, not commercial district rejuvenation. However helpful off-street parking may be for the Haight Street shopping area, such improvements are not necessary for the rehabilitation of the RAP area; the project boundaries do not include Haight Street nor the abutting parcels where such parking would logically be located.

Comment 41: "I am very concerned about a very beautiful corner in the Haight Ashbury. According to pictures that I see here, they are going - they and the other people over there - they are going to put park benches in that, but what I see and I think it's absolutely disgraceful to even think of it is to put islands out on the street.

"We have a very definite, dangerous corner there at present. We have innumerable accidents there. It took a lot of fighting, a lot of arguing, a lot of persuasiveness even to

"get crosswalks for our children many years ago and it's not been too long ago that we got one arterial there.

"Give consideration to the people traveling west on Ashbury coming up to Clayton Street. They are going to make an arterial there. How in the name of everything that's sane and reasonable - are they to use a giraffe neck, look over the shrubbery and look down Clayton Street and see what's coming up before they progress - or the 33 Bus, the electric trolley bus that goes up and down that same corner. How is it going to progress safely, how are the children that are being bussed each and every school day, what is going to be the impact that it's going to cause?

"I want this to be given a lot of consideration and I certainly want to go on record that I am unalterably opposed to it."

Response 41: Text on page 12 has been revised to indicate this. Analysis of the impact of individual public improvement plan proposals involves greater specificity than is appropriate in this EIR/S, as each would be subject to environmental review in its own right. Islands in the Ashbury-Clayton intersection would be designed to promote safety and increase visibility for vehicle paths which have potential conflict points. Westbound (southbound) traffic on Ashbury would stop at Clayton as at present. No islands would be situated to the right where they could obstruct the view down Clayton Street. To the left would be two islands straddling the Clayton Street northbound lane. This lane would have to stop at Ashbury, making it safer for Ashbury traffic to proceed than it is under the current situation.

The artist's drawing of the intersection in the plan publication is faulty in that the stop signs are not shown, and the rerouting of the northbound Clayton lane may not be clearly evident to the casual observer.

It should be noted that the Citizens Advisory Committee has recommended that the islands be deleted from the plan in order to restore funds for development of the Cole-Carl mini park. The Department concurs in the removal of landscaping within the street area due to the City's reluctance to accept responsibility for more landscape maintenance.

Another problem with the proposed design is that it prohibits a left-hand turn from Clayton (southbound) into Ashbury Street. This turn is infrequently made but may contribute to the danger of the intersection. Some form of channelization may be necessary to alleviate the conditions the speaker cited. Therefore, the Department of City Planning intends to devise a modified channelization scheme to improve safety.

Gloria Vollmayer. Oral statement at the public hearing of September 21, 1976.

Comment 42: "I find this report, if anything, goes into too much detail. We had an initial report when the area was designated for RAP and it too went into most of the same figures that are contained in this report. I think it's enormously complete, difficult to read when you want to do some pleasure reading, but a complete report."

Response 42: No response.

Comment 43: "There was a vote, an informal vote taken in this neighborhood on Proposition G, back in 1973. That was the enabling legislation for a rehabilitation program throughout the Haight-Ashbury, not just the Upper Ashbury, the percentage voting for it was overwhelming--"

Response 43: The vote in the Upper Ashbury on Proposition G on the November 1973 ballot was indicated in the EIR/S, p. 80. The vote was higher than in the Inner Richmond and higher than the 60% approval citywide. The vote count from other parts of the Haight-Ashbury is not available. No other part of the Haight-Ashbury has been designated for RAP, and none is proposed at the present time.

Carmen Arbona. Oral statement at the public hearing of September 21, 1976.

Comment 44: "I am a homeowner in the Haight and I was affected by the prices. When we started to buy we were renters who bought our house. When we were looking for a house in '74 and '75 we were told that this is a RAP area and therefore that is why the price was so high for houses."

Response 44: See Responses 34 and 35. Sales data shown in tables 13 - 13e attest to the sharp increase in sales prices in many parts of the City in the 1972-1975 period.

Calvin Welch. Oral statement at public hearing of September 21, 1976.

Comment 45: "I would make a general observation that there exists an organizing theory in the RAP EIR which is inaccurate, that is that a government program which is aimed at assisting owners of property required by law to expend funds on general neighborhood or RAP area public improvements, and this specific program is going to spend close to a million dollars on public improvement, it has no responsibility for the impact that that program has on tenants unless there is a direct loan involved."

Response 45: The distinction between types of displacement is based upon whether or not rehabilitation work is required, not as to

whether a building is financed with a RAP loan. In addition, see Responses 13 and 14.

Comment 46: "The data base upon which you derive the figures or the figures are derived for dislocation assumes - and this was stated in the opening presentation - that the private market, suddenly the invisible hand, Adam Smith's invisible hand comes in - and that's beyond the scope of this program, even to measure its impact, although the major adverse impact described in this report is dislocation."

Response 46: See Responses 13 and 14.

Comment 47: "...a large number of people are not going to be counted because the owners of property in their buildings may not have taken out a RAP loan yet. These same owners of the property receive a benefit and first of all, the old real estate adage 'never fix up your house better than your neighbor's' - let's say both neighbors get RAP loans. Their property is improved. The person in the middle property is thereby improved, plus the expenditure of public funds on general physical improvement clearly means, clearly means that we are not talking about the private market, we are talking about government intervention in a very basic level and in an area-wide level, the very nature of the program is an area-wide program.

"We are talking about government action and the result of that government action must be measured and not avoided as a basic assumption of this environmental impact report."

Response 47: As indicated in Response 45, the distinction in developing the displacement estimate is whether or not rehabilitation work is required pursuant to the Housing Code inspection. In qualifying for the various financial assistance programs (Relocation and Hardship Loans), there must also be required rehabilitation (see Response 12).

Comment 48: "The two specifics - the program is described on Page 6 of the Environmental Impact Report and is inadequate. The description of the program is incomplete. Nowhere in the description of the program does it state as the ordinance states, that owners of property will be subject to a variable interest rate, not a fixed interest rate over 20 years, the life of the loan, but an interest rate that can vary, that can vary upwards by a simple majority vote of the Board of Supervisors.

"This is not part of the description and I submit is a significant aspect of the program which should be described."

Response 48: The RAP ordinance specifies the terms and conditions under which the RAP interest rate charged property owners may vary. (San Francisco Administrative Code, Sections 32.13, 32.14, 32.67 and 32.68). Changes in the interest rate must

reflect only changes in interest rate on the City's RAP bonds, losses due to defaults, and bona fide changes in loan servicing charges relating to the administration of the RAP. The Board of Supervisors must approve any changes with due notice to affected parties. City and State laws limit the extent and reasons for any changes, and in effect remove discretion from the Board of Supervisors on these matters. State law (Civil Code Section 1916.5) requires also that changes in interest rates reflect decreases as well as increases in the interest rate on the City's RAP bonds, and are limited to the prevailing rate for AA general obligation bonds.

The background behind the bond agreement and its financial implications may clarify this matter. The bond agreement is structured on two 10-year notes rather than one 20-year note because City staff believed that it was the best agreement the City could get. In return, the bank agreed to charge the City the interest rate for AA rated general obligation bonds rather than a rate for revenue bonds, which, in fact, is what they are, and which otherwise would carry a higher interest rate. In addition, interest rates for 10-year notes are approximately 20 percent lower than for 20-year notes. Thus the City's RAP bonds would provide rehabilitation financing at interest rates unusually low for this type of bond issue.

RAP loans carry 19-year repayment terms whereas the RAP bonds are repaid over 20 years. The reason for this is to ensure that the obligation to the bank will be met.

Another point that should be made clear with respect to the interest rate is that there will possibly be different interest rates on the different series of bond issues. Each year, or whenever necessary, the City will issue new bonds, up to a maximum of \$20 million. The interest rate on each issue will be established at the time of issue, based on the prevailing general obligation bond rate for AA-rated bonds. Although future rates cannot be predicted, the rate has fluctuated from 4.5 to 7 percent during the time since the original agreement.

It is correct that possible changes in the RAP interest rates could influence the impact of the program on the cost of financing the rehabilitation. At the end of the ten-year period for each bond issue, when the interest rate would be subject to change to reflect the prevailing rate at that time of AA-rated general obligation bonds, it is possible that the interest rate could be increased or decreased. The change would be limited as described above.

In order to clarify this matter in the EIR/S, the discussion on page 8 has been revised as follows, starting with the first paragraph:

"The City will create a loan pool for the purpose of making

"RAP loans through the sale of municipal revenue bonds to private financial institutions. The Bank of America has initially agreed to purchase up to \$20 million in bonds. Other banks are also free to participate. The tax exempt municipal revenue bonds will be purchased by the bank at the prevailing interest rate for 10-year AA-rated general obligation municipal securities. The rate for the first \$2.5 million issue will be 5.0% .* This rate has fluctuated between 4.5 and 7.0 percent since the time of the original agreement with the bank. The money borrowed from the bank through the sale of bonds will be repaid over twenty years, with the interest rate renegotiated at the end of 10 years at the then current rate of AA-rated general obligation bonds. The interest rate paid by the borrower could be changed at that time as required and prescribed by City and State law. These changes would be limited so as to reflect changes in the interest rate on the City's RAP bonds, and would have to reflect the actual increase or decrease, whichever occurs. These changes would have to be approved by the Board of Supervisors, after public hearing and notice to affected parties.

"The City will reloan this money to eligible property owners in RAP areas at the same interest rate that the City pays the bank, plus approximately 1 percent more interest, plus or minus a fraction of a percent in order to pay a loan service charge, create a default reserve fund, and cover the cost of issuing bonds. Thus the interest rate charged property owners would be expected to be in the 6 to 7½ percent range, depending on the rate at which the City sells the bonds.

"*The actual size of the first bond issue (\$2.5 million) supersedes the estimate given by Mr. Levy in Comment 1."

Comment 49: "Second of all, the EIR is inadequate in measuring the impact of the proposed public improvements, especially the traffic impacts. (Speaker refers to text of the EIR on page 53) "...All of these devices would reduce traffic on neighborhood streets, reduce speed, noise and pollution, and result in increased safety.

"This is not an analysis of the impact of the environmental impact. This is a selling job and it's an assertion. Traffic, noise, pollution and hazardous impacts would increase on three streets and be reduced on Masonic, south of Waller Street. By how much, to what degree? An intolerable degree? What is the trade-off?

"This is the very stuff of environmental impact reports. This environmental impact report is deficient."

Response 49: The plan for public improvements to accompany the RAP program sets forth a number of projects, each of which requires

additional design, analysis and consideration by City agencies, concerned residents and owners. The plan serves as a framework, guiding the continuing process of planning by the Citizens Advisory Committee and City departments and it commits the City to budget funds for improvements.

Procedures are established which require environmental review of all public improvement projects, and every improvement done through RAP would be subject to such review. At the present time, when the plan for public improvements is still unadopted, many improvement proposals are tentative and many are certain to undergo substantial change before environmental review takes place.

The proposal to widen the sidewalk on Masonic Avenue south of Haight Street, thereby reducing the road width southbound to one lane, would force much of the traffic which currently drives south on Masonic to Waller, and then turns westward, to turn west into Haight Street instead. It would tend to make Waller Street quieter but it would add to congestion on Haight Street and on Masonic Avenue, where the narrowing occurs. It would permit a doubling of the number of on-street parking places above the widening by changing from parallel to 90-degree parking. The widened sidewalk would provide a bus stop plaza of less than optimal utility due to the slope. Because Masonic Avenue already narrows to one lane southbound, south of Waller Street, the narrowing between Waller and Haight would have little effect on diversion of Masonic Avenue traffic to Clayton or Ashbury Streets. The statement to the contrary in the draft EIR/S (p. 53) has been amended accordingly.

The Citizens Advisory Committee has recommended that the sidewalk widening be omitted from the improvements plan because of fears that the congestion resulting from it would outweigh the benefits accruing from a parking plaza and a somewhat quieter Waller Street. Department of City Planning staff concurs with this recommendation.

Corner bulbs proposed at Masonic Avenue, south of Waller and north of Frederick, would not constrict present traffic lane width, but are perceived as reminders of the residential character of the street, implying that through or fast traffic is not encouraged.

The Citizens Advisory Committee has recommended that the sidewalk widening be omitted from the improvements plan because of fears that the congestion resulting from it would outweigh the benefits accruing from a parking plaza and a somewhat quieter Waller Street. Department of City Planning staff suggests that more detailed traffic analysis is appropriate before eliminating the proposal from the Plan.

Other miscellaneous traffic control devices are mentioned in the plan as possible improvements and \$3,000 is assigned. No specific installations are proposed in the improvements plan, but inclusion of this item would permit the Citizens Advisory Committee to recommend such improvements if need

and desire arise during the course of the program. Such improvements would be subject to individual environmental review at a later date.

Vivian Azadian. Oral statement at the public hearing of September 21, 1976.

Comment 50: "There is one thing that I would like to have clarified, and that is the interest rates. Are they variable at the voting of supervisors? I think this is a very important point to clarify."

Response 50: See Response 48.

Anna Guth. Oral statement at the public hearing of September 21, 1976.

Comment 51: "I think also something that should be determined here, rent increases versus safety. We have seen many old, dilapidated buildings that have caught fire and you know what happens to the tenants there. Luckily some of them have come out alive..."

Response 51: No response.

Comment 52: "I think another thing that is important to the whole community is the public improvements. These are very advantageous environmentally as well as physically."

Response 52: No response.

Myra Barbeau. Oral statement at the public hearing of September 21, 1976.

Comment 53: "I question the depth of your research and I just wanted to point out one thing that I think is very interesting, and that's on the traffic and transportation thing where you stated that traffic noise, pollution and hazard impacts would be reduced on Masonic south of Waller but would increase on adjacent thoroughfares such as Clayton, Ashbury and Waller Streets.

"I just can't tell you how that thrills me since I live on Clayton Street, between Frederick and Parnassus - a very small strip of two very small blocks. There are twenty-seven children, sixteen of whom are below high school age, most of them below junior high and I'm sure that's just going to be a treat for all of us parents."

Response 53: See Response 49.

Michael Ture. Oral statement at the public hearing of September 21, 1976.

Comment 54: "I think inspectors can be very arbitrary and I believe that the program is slanted towards contractors rather than homeowners for work being done on the building."

Response 54: Property owners may do their own rehabilitation work, with the approval of the Bureau of Building Inspection based on a demonstration of the owner's capability. Owners may act as general contractors and may hire sub-contractors (see RAP Rules Section 6.3.8 and 6.3.9).

Comment 55: "I would like to argue against diagonal parking. I don't think there is any way we can make room for more cars without simply inviting even more cars into the neighborhood. We have children who use the sidewalks as play areas and I believe that making the sidewalks more narrow will deprive them of play space and create more smog, noise and a generally junky appearance to the streets where diagonal parking is put into effect. I think that should be eliminated."

Response 55: This point of view (opposing diagonal parking) has supporters in the neighborhood, however, there are proponents of diagonal parking. The preliminary public improvements plan called for diagonal parking at six locations; this has been reduced to two locations in the recommended plan, Clayton Street above Waller and the Cole Street shopping area. The Clayton Street proposal is being deleted as a sidewalk narrowing because studies by the Department of Public Works indicate that angle parking can be achieved there without altering the road width. The angle parking on Cole Street is two blocks south of the speaker's residence in the shopping area. The need for parking to serve commercial areas was cited by another speaker (see Comment and Response 40). As with other improvements, environmental review of this proposed project would occur after more detailed planning and community review.

Irene Kaus. Oral statement at the public hearing of September 21, 1976.

Comment 56: "I am a property owner and homeowner there and a landlord and I think City Planning has been very negligent in one very important aspect about this thing that I hear is causing the greatest amount of controversy. That is the actual cost of increase in rents and to the homeowners and I think City Planning should be charged with the responsibility of drawing up an actual cost figure on the maximum loan and the maximum amortization of that loan and the actual cost to the homeowner which would then be passed on to the tenant.

"All we are talking about is what ifs and how comes and increases and just off the top of my head, you're talking about \$17,500, a maximum loan, and amortized over a period of thirty years would be approximately \$130 or something. It's not a horrendous amount. The percentage of this would be increased or passed on to the tenants or their proportion

"of the increase. I would be willing to bet you're not talking about much more than \$15 a month increase in rent. I don't know this - \$10 to \$15. I don't know. I haven't drawn it out. This is available information in a real estate amortization book and I think you should deal with it in hard dollars not in what ifs and when ifs and how comes."

Response 56: The following table shows the monthly payment necessary for varying loan amounts, given an interest rate of 6 percent and a 19-year repayment term. The monthly payments shown may not be the same as required for the first or later bond issues, but is approximate to what can be expected.

<u>Amount Borrowed</u>	<u>Monthly Payment</u>
\$ 1,000	\$ 7.40
2,000	14.80
3,000	22.20
4,000	29.60
5,000	37.00
10,000	74.00
20,000	148.00

The impact on rent would include proportionate shares of property tax increases, and insurance in addition to the monthly payments shown in the table. The table has been inserted into the text of the EIR/S at the bottom of page 8.

Jim McGinley. Oral statement at the public hearing of September 21, 1976.

Comment 57: "On reading this report, it brings back the freeway mentality to me,... we fought many times before to break down the freeway coming into the panhandle to other places on Sutro... Clayton Street is residential. Stanyan is residential. 17th is a residential street. These are not non-residential streets. Everybody lives in this neighborhood in a house neighboring on streets and not freeways.

"The idea you should address is that every street should have the same number of cars going through it, not that you would divert from one area to another area."

Response 57: Dr. McGinley fears diversion of traffic from Masonic Avenue to Clayton Street. The sidewalk widening which was expected to divert traffic is being deleted from the plan (see Response 47).

Nevertheless, there are sound planning and engineering reasons for increasing or decreasing traffic flow in certain circumstances to reflect existing scale or density of development, neighboring land use, or the ability to mitigate adverse effects. Some places are better for high volume traffic than others.

Comment 58: "I live right at 17th and Ashbury, our house burned down a few years ago. It wasn't dilapidated, but it burned down anyway."

Response 58: The Fire Department does not have statistics on the relative frequency of fires in buildings with and without Code violations. As some Code violations relate to fire safety matters, it is reasonable to assume that the probability of fires in buildings with Code violations is higher but the magnitude of this increase is unknown.

Comment 59: "The number of accidents that we have there is fantastic, mainly because when you come off of 17th Street like lightning - it's like the back stretch of the Indiana freeway and come over that hill and I would like to see a stop light or a great big bump - about 4 feet high -"

Response 59: According to the records of the San Francisco Division of Traffic Engineering, there have been no reported accidents at the intersection of 17th and Ashbury between January 1971 and September 1976.

Rose Branigan. Oral statement at the public hearing of September 21, 1976.

Comment 60: "Traffic is terrible, really hazardous and I think that island is superfluous. If they want a view of the Golden Gate, whatever, why not go up to the top of Twin Peaks."

Response 60: It is the opinion of the Department of City Planning that the islands would increase traffic safety at the Clayton-Ashbury intersection (see Response 41). The view of the Golden Gate is a neighborhood resource which should be available for the enjoyment of residents. This is the reason for proposing a bench at the bus stop near the corner of Clayton and Ashbury. Driving to Twin Peaks to enjoy the view would be a source of energy consumption and air pollution which should be avoided. The sitting area proposed would not be expected to be a sufficient attraction to draw traffic to the area.

Jacques Bertrand. Oral statement at the public hearing of September 21, 1976.

Comment 61: "(A previous speaker)... said there would be a ceiling on rent increases. What was the answer in the report? First of all, we can't make this into an area where rent increase will be limited. There is some difficulty there. If you put in the contract of the people who get the loans from RAP, that only covers the people that get the loans, not the people that live next to the people that get the loans."

Response 61: The comment is correct. Rent stabilization provisions are

mandated under the RAP ordinance, and apply only to rents in buildings where the rehabilitation is financed with a RAP loan (see EIR/S p. 9). The legal question of whether the City has the authority to extend rent stabilization to all buildings in the RAP area is still somewhat ambiguous, but the City Attorney's opinion casts the matter in a rather dubious light (EIR/S pp. 16-17).

Gloria Vollmayer, President, Haight Ashbury Improvement Association.
Oral and written statements at public hearing of October 14, 1976.

Comment 62: "In general, we believe the report is accurate and complete. We commend the department for an obviously thorough job in presenting all of the facts concerning the program. It is our belief that the document could be made more inclusive, however, in two respects:

"1. The attached map showing the degree of voter support of Proposition G, the enabling legislation for the RAP bonds, should be included. It is directly relevant to the question of controversy, and the figures themselves, without further comment, provide documentation which is unchallenged."

Response 62: See Response 43. The map is attached and will be included in the EIR/S on page 81.

Comment 63: "2. The report could be strengthened by emphasizing to a greater degree the impact of the "no project" alternative, particularly the blight-inducing effects on adjacent neighborhoods if codes in the Haight-shbury are not enforced."

Comment 63: Since the "no project" alternative might have the effect indicated in the comment, the text has been changed to note this possibility (next to last sentence, p. 69, EIR/S).

Joanne Wilson. Oral statement at the public hearing of October 14, 1976.

Comment 64: "I have read the environmental impact statement and in general I agree with it and I think it's a good statement..."

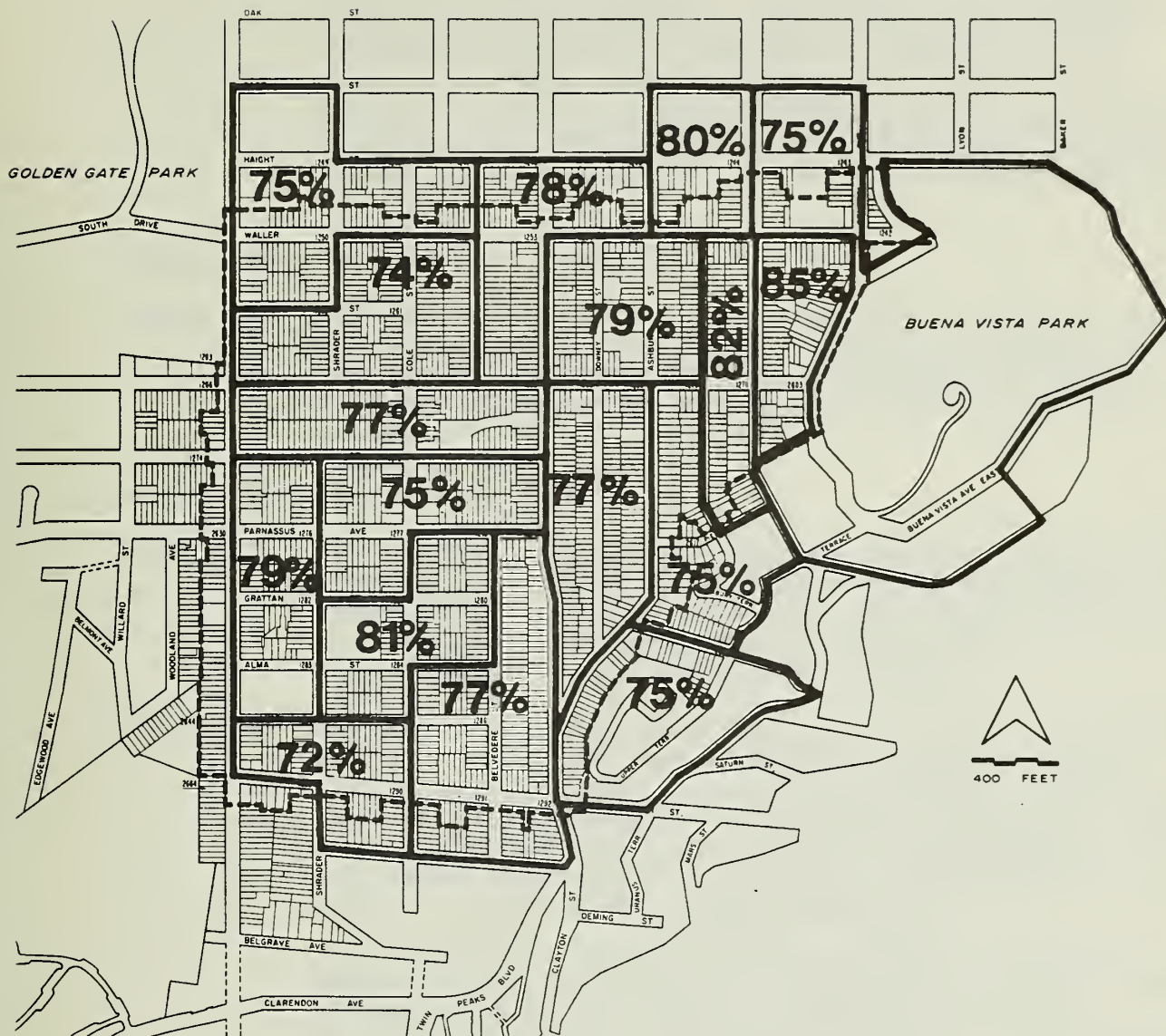
Response 64: No response.

Leonard E. (Ty) Symroski, Jr. Oral statement at the public hearing of October 14, 1976.

Comment 65: "I believe that this program will have a negative impact upon renters greater than that alluded to in the Environmental Impact Statement."

Response 65: No response.

Comment 66: "What will be the resulting effect of raised property values and a greater demand to live there? How much will these



REHABILITATION ASSISTANCE PROGRAM

UPPER ASHBURY CONSERVATION AREA

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--- CONSERVATION AREA BOUNDARY

Percent of Votes Favoring Prop. G (Authorizing RAP)
By Precinct. November 1973

"factors actually increase? I don't know. The EIS should but it fails to examine the simple relationship between neighborhood improvement and overall property values. It fails to make the connection that when 1,125 trees are planted, the number of parking spaces increased, and planter bays installed, the elimination of neighborhood firetraps, is undertaken, that property values and rent levels will be affected."

Response 66: See Responses 13 and 14.

Comment 67: "In fact, as stated on page 46: 'Where rent increases occur in the RAP area for reasons other than code-required rehabilitation, displacement resulting therefrom is not considered an impact of the program.' I maintain that it is an impact."

Response 67: See Responses 13 and 14.

Comment 68: "In addition to this lack, I believe the Environmental Impact Statement should address the number of jobs that may be generated and where the workers will come from. Also, how many building inspectors, relocation personnel and other public employees will receive full time work."

Response 68: The jobs generated by RAP would primarily be in the construction and crafts industries, plumbing, carpentry, masonry, general laborers, etc. It is estimated by the Bureau of Building Inspection that the cost of the rehabilitation work financed with RAP loans would amount to approximately \$19 million. It is not known how many jobs would be generated as a result of this overall expenditure.

With respect to the staff of the RAP program, the Upper Ashbury is expected to require a complement of 14 full-time persons, deployed as follows: 6 building inspectors, 1 plumbing inspector, 1 electrical inspector, 2 loan officers, 2 clerical, 1 community liaison officer, 1 program manager.

The text of the EIR/S has been changed to include this information (p. 7, top).

Comment 69: "\$9,900,000 will be the cost of the program and a loan pool of at least \$20,000,000 set up.

"Where will this \$30,000,000 go? How much to materials and related jobs; how much to construction workers; and how much to public employees? How much of the loan pool will go into refinancing past indebtedness and have nothing to do at all with code work?"

Response 69: The \$9.9 million in administrative costs would cover staff salaries, office expenses, hardship loans, relocation benefits, and public improvements over the 5-year duration of

the program. The relative costs of these categories in the first year's budget would be approximately as follows: administrative (salaries and fringe) - 18%; Code enforcement (salaries, fringe, office expenses) - 48%; relocation - 13%; hardship loans - 11%; public improvements - 10%.

The \$20 million loan pool is not exclusively created for the Upper Ashbury, but for the Inner Richmond and subsequent RAP areas as well. However, it is anticipated that rehabilitation loans for the Upper Ashbury would amount of \$19 million. Generally, one-half, or \$9.5 million, would go to materials and one-half to labor costs.

As far as refinancing is concerned, RAP loan officers estimate a total of 15 refinancing loans in the Upper Ashbury for the entire program. This is due to the strict eligibility criteria which restrict the use of refinancing to the most needy cases.

Comment 70: "I understand that from the Program Summary I received from the Bureau of Building Inspection that three times as much of a loan may be used to refinance the past mortgages than to undertake code rehabilitation. What categories of owners will receive the bulk of the money? Can we anticipate the impact on them or on the people that live in the buildings?"

Response 70: Refinancing is limited by the terms of the RAP ordinance to: (a) residential property only; (b) situations where the rehabilitation work equals at least 25 percent of the total RAP loan; (c) property owners whose combined housing costs (principal, interest on rehabilitation loans and existing debt plus insurance and taxes) exceed 20 percent of gross income; (d) owner-occupants of 1-4 family buildings; (e) situations where the owner can demonstrate hardship either to himself or to his tenants due to the cost of required rehabilitation work.

The impact of refinancing would be to decrease the probability of rent increases or debt service increases. The only reason for refinancing would be to end up with lower monthly payments than would otherwise be possible with conventional financing.

Comment 71: "I will also submit just a brief table of what the impact would be for various public, various public impact groups." (see table attached).

Response 71: No response.

Note: It is Department policy not to label impacts positive or negative, except in the unavoidable adverse impact chapter, because the framework of reference of the reader may determine the assignment of positive or negative value to an impact.

Property Owners
(Possible distinction
between large & small)

<u>between large & small)</u>	<u>Construction Industry</u>	<u>City Employees</u>	<u>Banks</u>	<u>Tenants</u>
<u>Positive</u> 1. Increased property value 2. Pretty place to live 3. Get excellent re-financing 4. Aid from inspectors for further improvements & financing for improvements other than code required (Mr. Splain)	<u>Positive</u> 1. In the middle of a slump-jobs & demand for materials provided 2. Low interest rates for work will facilitate boom (However, is RAP that big?)	<u>Positive</u> 1. Job Relocation & inspection, personnel at least 2. Neighborhood improve-ment in-creases pro-perty value for mort-gages they hold-guarantees their invest-ment <u>Negative</u> 1. Refinancing competes with bank	<u>Positive</u> 1. Buy bond-get interest 2. Refinancing pays them back 3. Neighborhood improve-ment in-creases pro-perty value for mort-gages they hold-guarantees their invest-ment <u>Negative</u> 1. Increased rents to those in building rehabilitated for justified reasons 2. Increased cost to owner in form of monthly loan pay-ments A. Increased cost to owner in form of monthly loan pay-ments B. Property taxes C. Insurance D. Maintenance E. Adjustments due to cost of living increases	1. Nice place to live 2. Savings by re-financing of landlord must be passed on (Mr. Splain) Negative 1. Possible increased rents for those in unaltered build-ings 2. Increased rents to those in building rehabilitated for justified reasons A. Increased cost to owner in form of monthly loan pay-ments B. Property taxes C. Insurance D. Maintenance E. Adjustments due to cost of living increases

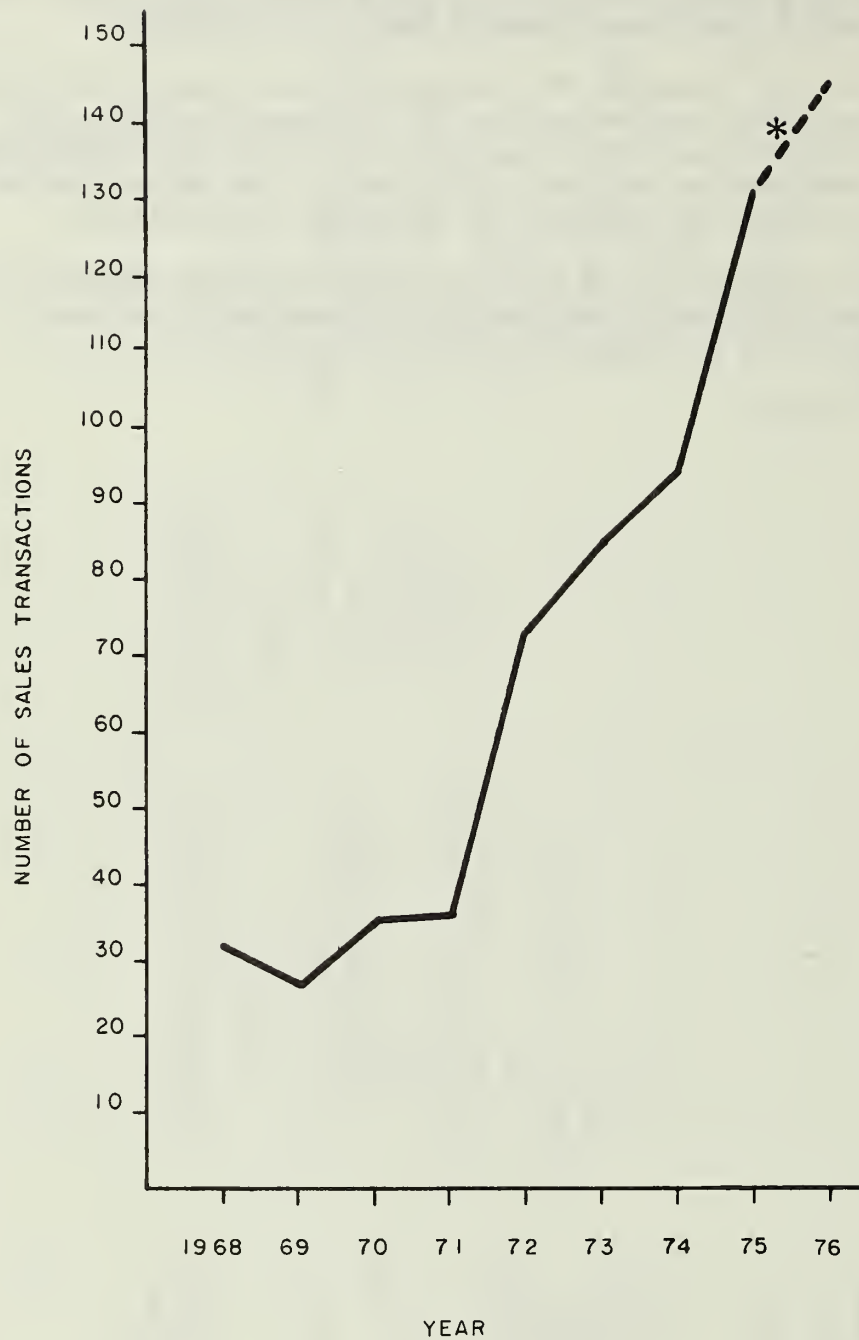
Commissioner Ina Dearman, City Planning Commission. Oral statement at the public hearing of October 14, 1976.

Comment 72: "The speaker before said three-fourths of the money could be used to refinance a public loan. Is that true?"

Response 72: Yes; see Response 70. The maximum loan amount is \$17,500 per unit; this means that for a two-unit building, for example, borrowing a maximum of \$35,000, the rehabilitation work must be at least \$8,750 total. The balance of the new RAP loan could be used to refinance existing debt.

Comment 73: "I understand. My question is if you could refinance it would be better because your interest would be lower... So, that would have a positive impact."

Response 73: Correct.

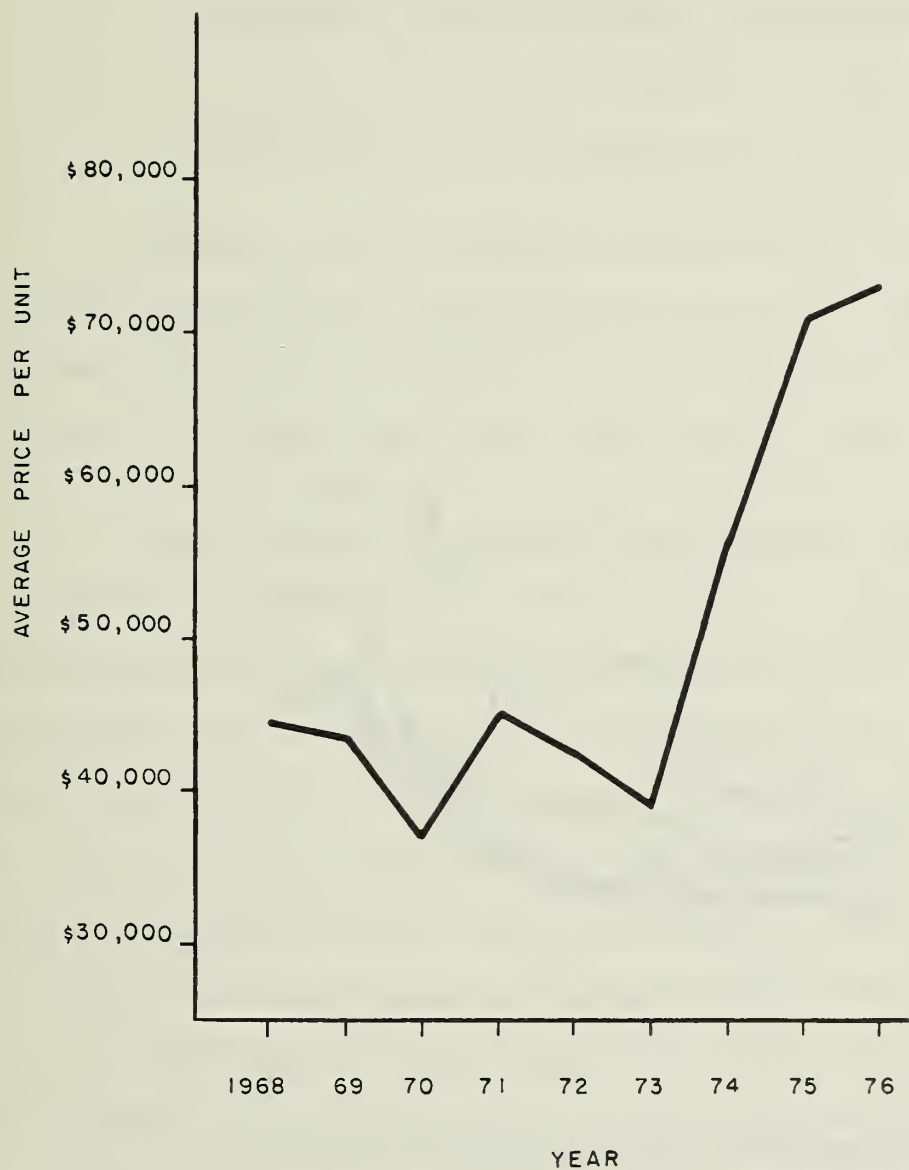


NUMBER OF REAL ESTATE SALES, UPPER ASHBURY

1968 - 1975

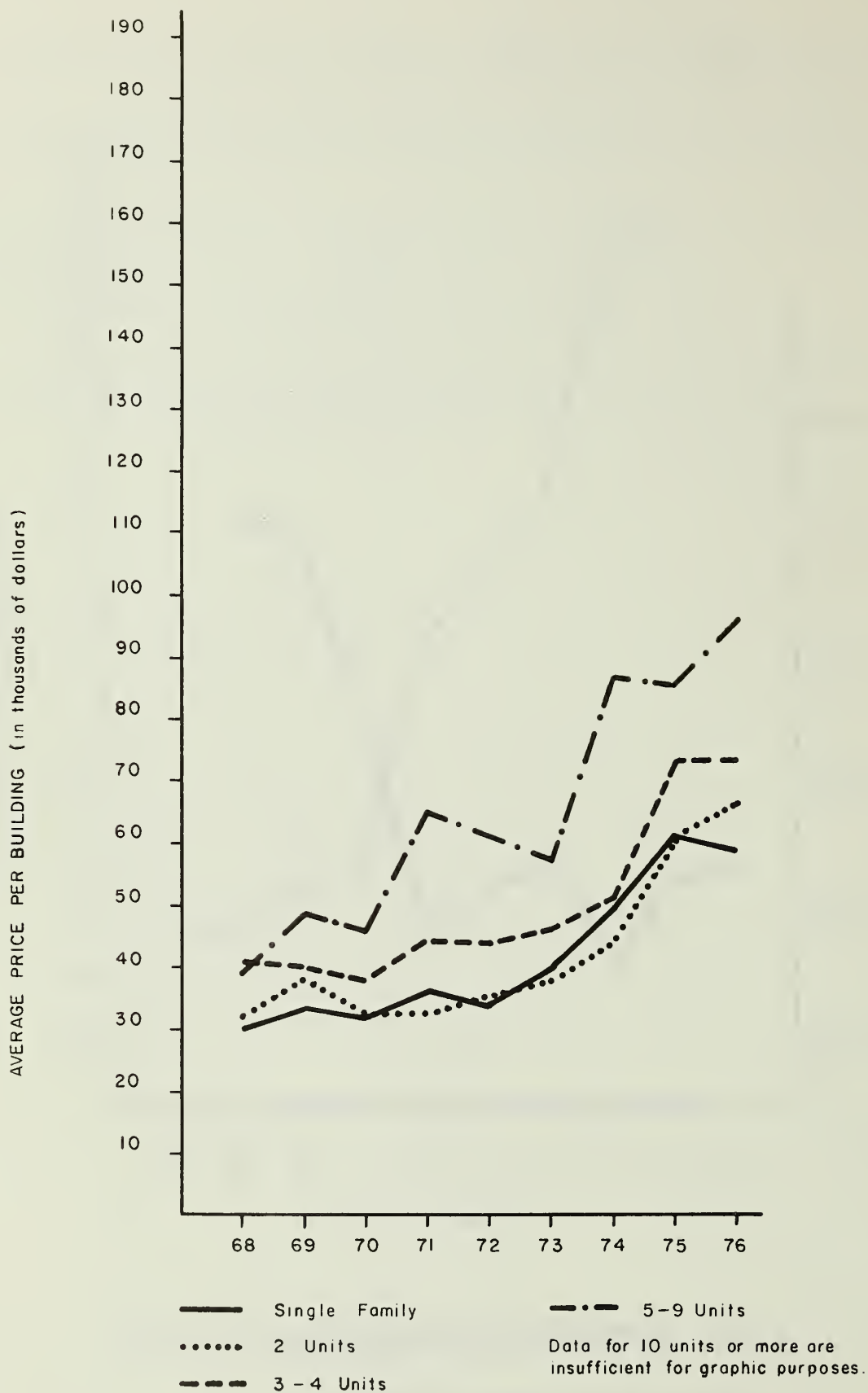
-144-

* Total for 1976 estimated, based on projection from sales during first six months.



AVERAGE PRICE PER UNIT, ALL TRANSACTIONS ,

1968 - 1976, UPPER ASHBURY RAP AREA



AVERAGE PRICE PER BUILDING, BY SIZE OF BUILDING

HANC

HAIGHT-ASHBURY NEIGHBORHOOD COUNCIL

Anna Darden, President

166 Downey Street, SAN FRANCISCO, CALIF. 94117

September 21, 1976

STATEMENT TO THE SAN FRANCISCO PLANNING COMMISSION

AT PUBLIC HEARING ON UPPER ASHBURY RAP AREA

ENVIRONMENTAL IMPACT REPORT/STATEMENT

We are here tonight to discuss the three legally required aspects of the Environmental Impact Report/Statement on the Upper Ashbury Rehabilitation Assistance Program area--its accuracy, its completeness, and its timeliness--on which you as Planning Commissioners are to make a finding of fact.

The Haight Ashbury Neighborhood Council adopted a position on the RAP program in the Upper Ashbury in 1974 after at least three general membership meetings were devoted to investigation and discussion of RAP. This position was communicated in a letter to the Chief Administrative Officer dated May 15, 1974. A copy of this letter is attached. Briefly, it includes nine specific concerns about the form of the RAP program itself. The Council favors voluntary housing rehabilitation and it opposes institution of the RAP program in the Upper Ashbury until there is some experience with the program in other areas of the city and until there are protections against dislocation and hardship for the low-income homeowners and tenants who are a vital part of our community.

At the time of area designation in 1974, leaflets were written and distributed areawide by concerned residents (a copy of one of these is attached), community meetings were attended by hundreds of interested residents, a petition with over 350 signatures was gathered and presented to the Board of Supervisors, over 300 people attended the Board of Supervisors hearing on area designation

" NEIGHBORHOOD SELF-DETERMINATION "

at which they had no quorum, and time and again valid concerns were expressed about the nature of the RAP program and the effect of instituting it in the Haight Ashbury which have received no satisfactory answer.

The Council's continuing opposition to the Rehabilitation Assistance Program is based not only on the negative impact the program has on low income households, but also upon the unfairness of the very program itself. RAP penalizes resident homeowners while it favors multi-unit landlords. RAP makes it difficult for owner occupants to do their own rehab work, while it makes it easy for expensive contractors. The very housing code upon which RAP rests is a hodge-podge of special-interest "deals," requiring uselessly expensive materials and procedures which in no way add to the life safety of a home. Until these programmatic shortcomings are overcome, RAP will not do what people are led to believe it will do--repair their homes at a cost they can afford.

The community-elected Citizens Advisory Committee for the Upper Ashbury RAP area, which has members who have worked with this program since the ordinance-writing process itself, has taken a position against institution of RAP until certain specific things are done to mitigate the effects of this program on current community residents. A copy of this Policy Statement, dated November 18, 1974, is attached. Item number 1 states:

"1. There shall be no dislocations due either to rehabilitation work done under RAP or to the actions of the Rehabilitation Assistance Program until there has first been established an adequately funded and effectively organized program for relocation assistance."

The foregoing quotations and comments are partly in response to the inadequate description in the EIR/S on "the nature of the controversy."

It is extremely difficult to separate, in this EIR, the description of how a RAP program is supposed to work in general, and how it has actually worked in the Upper Ashbury. The section on description describes the intent, not the reality; and the section on history is so inaccurate and incomplete--and biased--that polite words are insufficiently strong to describe it.

The EIR fails totally to take into consideration the Bureau of Building Inspection's "Policy Statement No. 1" which formally instituted the RAP program in the Upper Ashbury as of December 2, 1974. A copy of this Policy Statement is attached. In fact, the EIR is incomplete in that it fails to mention the existence of this policy statement and is inaccurate in that the EIR is apparently based on the incorrect assumption that the RAP program has not yet begun in the area. The policy statement, which was distributed to all residents and property owners in the area, specifies the means and requirements by which rehab work done by property owners from that date (December 2, 1974) forward would be eligible for possible future RAP loans. It states that:

"Prior to the availability of RAP loans, under certain circumstances, the cost of rehabilitating a building in a designated RAP area may be included in a RAP loan at a later date. This policy becomes effective December 2, 1974."

It goes on to specify what a property owner must do to qualify:

- "a. Maintain adequate records.
- b. Provide required notice to tenants regarding moving costs, relocation assistance and all base rental information.
- c. Abide by the rent increase limitations and rebate any excess amount of rent collected to the tenants once the actual rent structure has been determined by the RAP organization."

The EIR is incomplete in that it contains no information whatsoever concerning the effects on the neighborhood of this policy. Several questions come to mind that should be dealt with:

1. How many landlords in the area have complied with the conditions of this policy?
2. How many homeowners who may not necessarily be landlords are compiling records with the intent to apply for future loans to cover present rehab expenses?
3. How many tenants have been informed of their base rents and other rights under this policy?
4. How many landlords are keeping records of tenants who have moved yet may be eligible for rent rebates under this policy?
5. What has been the effect on rents of this policy?

Considerable further research is needed to determine with any accuracy the actual effect of this implementation of RAP in the Upper Ashbury.

Concerning timeliness, I am sure you are aware that vast and visible changes have occurred in this neighborhood during the 1970s. Many of these changes have been positive: our beautiful and brightly painted houses, the increasingly stable nature of neighborhood businesses, and an apparent increase in owner occupancy and resident families with children are some of these. Such changes, it must be emphasized, were set in motion by the actions of the people of this community--rezoning, the fight to save homes in the face of institutional expansion, street tree plantings, the fight to increase Muni service, the fight to save Park Police Station, the three-year struggle for a homeownership assistance program--all these make this community a better place to live, and all these faced either the indifference or outright hostility of City Hall and the City bureaucracy. It was only after these countless hours of community action which turned the Haight Ashbury around that the City took "official" notice of the Haight by designating it as a "RAP area."

Since that time there have been negative changes as well, and chief among these is the skyrocketing rents and property values, which have apparently decreased the racial and economic diversity of our community.

I use the word "apparent" here for two reasons--first, because these changes are quite apparent to the people who live here and daily see them; and second, because this EIR contains no statistical information whatsoever which might reflect these obvious changes.

Which brings us to the subject of statistics. With two exceptions, there is no statistical information in this EIR more recent than the 1970 U.S. Census. Thus to take six-year-old data and apply it to present conditions is clearly both inaccurate, incomplete, and untimely.

One of the two exceptions to this is the housing data contained

in what is called the "1973 Housing Study," for which data was collected in 1972 and earlier. This is also out of date, as the data in the other exception--concerning number and amount of property sales transactions in the area up to last year--shows that the massive change in property values and concomittent changes in rents did not begin until 1973. The data on sale prices of housing in the area clearly needs to be updated, but more than that, it needs to be studied in a very critical way.

We have long contended that the announcement of the RAP program in this area on July 11, 1973, kicked off massive property speculation in this area, with resultant rent increases and dislocation of low-income tenants. One way to demonstrate this would be to break down the annual figures on number and amounts of property transactions, particularly for that year, to six-month intervals. Other studies on this subject, which we have seen, clearly indicate that the amounts of sale transactions in the latter part of 1973 doubled over the first half of the year. And the number of sales tripled. We believe there is a great deal of foundation for considering the RAP program's announcement responsible for this.

It would be further useful for this determination, to compare the above-mentioned figures with wity-wide figures and figures for a comparable area of the city for the same time periods. In addition, study should be done on the question of rent increases and resulting demographic change, with comparison to comparable areas of the city.

Last, but by no means least, there is the entire question of displacement. Not only are the existing statistics and their method of calculation in this EIR proof only of the adage, "lies, damn lies, and statistice," but their premise is faulty as well. To announce a program in July of 1973 which has had a demonstrable effect in increased property sales and costs with resultant increase in rents, and not to take subsequent

dislocations due to these increased rents into account even to determine their number--much less to do something to mitigate the problem--is to say the least inaccurate. It is also irresponsible, inhuman, and probably illegal.

To institute a program such as this and assume, as this EIR does, that there have been no effects to the community simply because no loans have been available is also--to say the very least--inaccurate. It is now nearly two years since all property owners in the area were told that the program had, in fact, begun. And it is over three years since residents and property owners--and property speculators--were told RAP was on its way.

To conclude, the Haight Ashbury Neighborhood Council does not see how you, as responsible Planning Commissioners, can in any way certify that this EIR is accurate, complete, or timely. We urge that sufficient study be done to show the actual effect this program has had and will have if continued in the Upper Ashbury.

#

Attachments:

Policy Statement No. 1, Rehabilitation Assistance Program, Department of Public Works, December 2, 1974
Policy Statement of the Haight Ashbury Citizens Advisory Committee to the S. F. Rehabilitation Assistance Program, November 18, 1974
letter of Haight Ashbury Neighborhood Council to Chief Administrative Officer, San Francisco, dated May 15, 1974.
leaflet "What is a RAP Program?" prepared by Residents Committee to Preserve the Haight Ashbury, March 26, 1974

FOR FURTHER INFORMATION:

Tenants: Tenants may obtain further information regarding how this policy and RAP will affect them from:

a. All matters other than relocation - for Upper Ashbury, the Senior Building Inspector (Tp: 558-2456); for Inner Richmond, (Tp: 558-2461).

b. Relocation matters (including rent assistance) from the Mayor's Assistant for Housing and Relocation, Mr. Wesley Slade, 558-2098.

Property Owners: Property owners may obtain further information regarding how this policy will affect them and the limitations on it from the Senior Inspectors for Upper Ashbury or Inner Richmond shown listed under "Tenants" above.

Both Tenants and Property Owners: Further information may also be obtained from the staff of the Citizens' Advisory Committee in your RAP area. Contact Ms. Billie Joyce Lee, Community Worker, 480 McAllister St., San Francisco, Ca 94102 - 558-2577.

CAUTION:

This policy is not a commitment by the City that either RAP loan funds will be available or that a RAP loan will be approved at a later date.

Department of Public Works
Bureau of Building Inspection
Property Conservation Division
Rehabilitation Assistance Program
430 McAllister Street
San Francisco, California 94102

BULK RATE
U. S. POSTAGE
PAID
S. F., CA 94118
Permit No. 10906

December 2, 1974

REHABILITATION ASSISTANCE PROGRAM (RAP)
Policy Statement No. 1
San Francisco Department of Public Works
Bureau of Building Inspection (BBI)
A. Goldberg, Superintendent

Policy:

Prior to the availability of RAP loans, under certain circumstances, the cost of rehabilitating a building in a designated RAP area may be included in a RAP loan at a later date. This policy becomes effective December 2, 1974.

Purpose:

The Upper Ashbury and Inner Richmond have been designated as Rehabilitation Assistance Program (RAP) areas. Due to a variety of circumstances, RAP loans are not yet available in these areas. In order to accommodate property owners in these areas who desire to rehabilitate their properties after the date of this notice but prior to loan availability, we are adopting a policy of allowing property owners in these two areas to include the cost of rehabilitation work in their subsequently obtained RAP loans provided all the following conditions are met:

1. The property owner is otherwise eligible for a RAP loan at time loans are available;
2. The application meets the loan conditions at that time;
3. The terms and conditions below are followed at the time the rehabilitation work is done:

SUMMARY OF SIGNIFICANT REQUIREMENTS:

1. Code Required Work: The rehabilitation work must be required under City Housing and Building codes as shown in an official Bureau of Building Inspection (BBI) report. If a Division of Apartment and Hotel Inspection (DAHI) or an Abatement Inspection report exists on the structure, the report will be considered valid for determining whether the work is required.

2. Accounting: Valid receipts and contracts will have to be available to establish the cost of all labor and material and for contracts (other than owner-contractors), any other applicable costs; e.g., overhead. The owner's labor, including that of the immediate family, will not be considered as part of the cost to be included in a RAP loan. Jobs costing over \$5,000 must be advertised for bid, except where the owners are doing their own work. A minimum of 3 bids must be obtained. In addition to code required work, general property improvements can be financed with a RAP loan up to 40% of the value of the code required work in owner occupied 1 to 4 family dwellings and up to 20% for all other properties.

3. Equal Opportunity: All owners will have to agree that there will be equal employment opportunity in connection with the rehabilitation work and that there will be no discrimination in the rental or sale of the housing rehabilitated.

4. Moving Costs and Relocation Assistance:

a. Property owners who wish to participate and have work done before the official date of the availability of RAP loans, must agree in writing, to pay the reasonable cost of moving expenses up to \$300. This is a requirement of the RAP Ordinance for each household displaced in the event a dwelling unit must be vacated due to residential rehabilitation to be performed on the structure where they are located. It is to be noted only one (1) relocation per unit will be accepted.

b. Relocation Assistance also may be available under the City's Special Temporary Rent Assistance Program (STRAP) administered by the Central Relocation Service of the Mayor's office by contacting that office.

5. Rent Increase Limitations: The owner shall agree, in writing, that rent for any dwelling unit in the rehabilitated residence shall not exceed the base rent plus actual increased costs to the owner in the form of monthly loan payments, property taxes, insurance, maintenance, and annual adjustments tied to the Bay Area Cost of Living Index. The Base Rent date is July 1, 1973. The rent charged on that date is the Base Rent. The owner shall provide the Bureau of Building Inspection with detailed information as to the Base Rent level for all rental units as of July 1, 1973.

6. Notices:

a. Owner must give all tenants in the building a written notice of the provisions of Chapter 32 of the San Francisco Administrative Code re: base rent, the City's Special Temporary Rent Assistance Program and other relocation assistance that may be available affecting tenants in buildings covered by a RAP loan. The owner shall obtain an acknowledgement from the tenant that the notice has been received and a copy of such notice and acknowledgement must be given the Bureau of Building Inspection.

b. Owners are to give tenants an application, provided by BBI to the owner, for relocation assistance 30 calendar days prior to displacement and certified by the Building Inspector that displacement is necessary due to the type of rehabilitation work being performed. Tenants are to file the application with the Superintendent, Bureau of Building Inspection, Department of Public Works, within 10 calendar days of the required move. The property owner must keep records that will establish the identity of households displaced by rehabilitation work for determination of eligibility for reimbursement of moving costs at such time as a RAP loan is approved.

c. The owner will notify each tenant, in writing, of the base rent on July 1, 1973, and the rent increase to be charged for the unit, if any, related to permissible increases such as taxes, insurance, maintenance and annual adjustments in the Bay Area Cost of Living Index.

7. Sanctions: The owner will completely and finally jeopardize the opportunity to include the work done under this policy in the amount of the RAP loan if he/she fails to:

- a. Maintain adequate records.
- b. Provide required notice to tenants regarding moving costs, relocation assistance and all base rental information.
- c. Abide by the rent increase limitations and rebate any excess amount of rent collected to the tenants once the actual rental structure has been determined by the RAP organization.

The responsible RAP Building, Electrical and Plumbing inspectors will make all inspections and record on the job card that the code work and other improvements, if applicable, have been performed satisfactorily and the cost of the work is considered reasonable and certify that each required displacement, if any, was specifically necessary due to the rehab work performed under present relocation guidelines:

1. For owners doing own work, materials & qualified labor only may qualify.
2. For work done under contract (other than owner-contractor), all qualified costs under the contract.

November 18, 1974

POLICY STATEMENT
of the Haight Ashbury Citizens Advisory Committee
to the San Francisco Rehabilitation Assistance Program

It is resolved that it shall be the policy of the Haight Ashbury Citizens Advisory Committee that:

1. There shall be no dislocations due to either rehabilitation work done under RAP or to the actions of the Rehabilitation Assistance Program until there has first been established an adequately funded and effectively organized program for relocation assistance.
2. A relocation assistance program shall be developed with maximum citizen participation and shall be available to assist all residents of the Haight Ashbury RAP area. This relocation assistance program shall be in conformity with the provisions and intent of the Federal Uniform Relocation Act and with the October 1973 report of the Fair Housing Planning Committee.
3. The city shall provide to the CAC a list of the names and current addresses of all people displaced in the Haight Ashbury RAP area due to RAP-related governmental actions since the designation of the area for RAP. The city shall continue to compile lists of such displacements for the duration of RAP, and shall make any additions to these lists available to the CAC each month at regular CAC meetings.
4. The Citizens Advisory Committee and its subcommittees shall take no action, other than to refer to subcommittee, on any documents presented to it by the city at regular CAC meetings which the CAC has not had the opportunity to read and study at least two days prior to the meeting.
5. The city shall be responsible for the faithful duplication and distribution of minutes of regular CAC meetings and subcommittee meetings. These minutes are to be prepared by CAC members in accordance with the CAC bylaws. Any changes which the city wishes to make to these minutes shall be presented as amendments at the next regular CAC meeting.
6. The city shall make available by mailing to CAC members and to all interested community residents copies of all minutes, attachments to the minutes, agendas, bylaws, policy statements, resolutions, and reports of CAC business on a regular monthly basis. This shall include drafts prepared by the CAC of proposed rules and regulations for RAP.
7. The CAC shall compile a mailing list of interested community residents and the city shall be responsible for regular monthly mailings to this list. The city shall obtain approval from the CAC before any mailing is made to this list other than minutes, attachments to the minutes, agendas, or meeting notices approved previously by the CAC.
8. The city shall make available for reference at the Park Branch Library at least one copy of all documents relevant to RAP and the business of the CAC. This shall be in addition to copies made available to CAC members or at an eventual area RAP office.

HAIGHT-ASHBURY NEIGHBORHOOD COUNCIL

Linda LeClear, Pres. 756 Cole Street, SAN FRANCISCO, CALIF. 94117

May 15, 1974

Mr. Thomas J. Mellon
Chief Administrative Officer
Room 289, City Hall
San Francisco, California 94102

Dear Mr. Mellon:

At the direction of the HANC Board, I am writing in reply to Mr. Jacobs April 23 letter to you in which he, as director of City Planning, recommended that the Upper Ashbury be designated a Rehabilitation Assistance Program (RAP) area.

The Council has followed closely the development of RAP since it first learned of the program's existence last year. Three general membership meetings of the Council were mainly devoted to a discussion of the impact of RAP on our neighborhood---in June and October of 1973 and in May of 1974. At its last general membership meeting on May 9, the Council voted unanimously to oppose designation of the Upper Ashbury as a RAP area. The Council did so for nine specific reasons:

- 1) The RAP ordinance allows for a variable interest rate. The interest rate is not fixed, as it was under FACE, and indeed, no interest rate has yet to be established for RAP loans.
- 2) While at least two mechanisms for creating a hardship loan fund are provided for in RAP, there is in fact no funded hardship loan fund at this time.
- 3) There are no provisions, unlike FACE, for outright grants to poor and fixed income resident owners under RAP.
- 4) Many Council members are deeply concerned over the compulsory nature of the code inspection segment of the program.
- 5) The City Planning Department, contrary to Sec. 32.41 of the RAP ordinance, has failed to determine that tenant displacement and ethnic, social and economic segregation will not occur in the program area, when there is in fact a strong indication that such will occur.
- 6) RAP does not recognize the long-standing efforts by HANC and other community organizations to bring about neighborhood unity and trust,

but instead divides and weakens the community by pitting absentee owners against resident owners and tenants.

7) RAP seemingly strengthens the influence and economic viability of absentee owners by making past neglect of property now profitable.

8) RAP, as presently constituted, violates the Fair Housing Planning Committee's recommendations which this Council has endorsed.

9) RAP seems to favor contractors over resident owners, since a clause notifying owners that they can make their own repairs was removed from the ordinance at the insistence of contractors over the objections of resident owners.

The April 23 Planning Department recommendation knowingly and consistently understates the problems of concentrated code enforcement in the Upper Ashbury. While the recommendation acknowledges that "over 50% of all rental households paid over 25% of their income for rent" (page 3) and "the typical rental increases...could be a burden for some households, and inevitably there will be some displacement" (page 4), the report nonetheless concludes in this respect: "such displacement will not be extensive" (page 6).

The director does not cite any studies done in the Upper Ashbury to support his conclusion, but instead rests that conclusion on two other bits of data. The first is his assertion that the average estimated per unit cost for meeting rehabilitation standards will be \$2,700. The second is the study done in 1971 on the first four FACE areas and their experience with rent increases (Rent and Code Enforcement).

The director's estimate of \$2,700 seems totally unrealistic. In a press release issued by your office on December 20, 1972, you state that in the then current FACE areas (Alamo Square and Duboce Triangle--areas similar to the Upper Ashbury), rehabilitation costs were averaging \$4,100 per unit. In March of this year, the Mayor's Office of Community Development reported that "as of January 1974, rehabilitation loans made in the FACE areas averaged almost \$5,350 per housing unit" (New Directions for Programming, page 15). Where does the director get \$2,700? What happens to his argument when code compliance costs are in fact double his estimate---will twice as many people be displaced?

The director's second reason for saying rents won't increase greatly is his department's 1971 study. The problem here, however, is that the data base of that 1971 study---Buena Vista Heights, Glen Park, Great Highway, and Arguello Park---bears no resemblance to the Haight-Ashbury. They are predominantly owner occupied, single family dwelling neighborhoods. Thus, conclusions reached using data collected from such areas should only be used when considering other similar areas.

The simple fact is that 40% of all the rental units in the Upper Ashbury are occupied by persons earning \$5,000 a year or less, according to the 1970 census. 57% of all renters in the area already pay 25% or more of their income for rent. The median income of the area is below city-wide median income for families and related individuals. (See pertinent

census figures for Upper Ashbury, attached).

In short, the income levels and housing costs of a majority of the residents of the proposed area are such as to indicate that perhaps hundreds of persons will be seriously affected by any unnecessary increase in rents.

The director's assertion that rent increase guidelines, first right of refusal and a \$300 moving fee will somehow keep large numbers of residents in their homes is an assertion unsupported by any pertinent data.

The rent increase guidelines are such that not only are all the costs of code compliance passed on to the tenants, but owners are also able to increase rents in accordance with cost of living figures as well. Moreover, the State enabling legislation actually limits the use of rent guidelines to buildings of 12 units or less. It is only the City Attorney's unofficial opinion that the guidelines as outlined in the RAP ordinance are in fact legal.

The Council has vigorously fought to preserve the existing residential character of the Haight-Ashbury for its existing and future residents. Rezoning, fights against the destruction of housing by neighboring hospitals, and the creation of a home ownership assistance program have all been actively supported by HANC members. RAP is in no way consistent with those programs as it is presently constituted and funded. It meets the needs of the City Departments, not community residents.

What is needed in its place is a broad spectrum of coordinated housing programs aimed at the complex mix of housing problems facing central city residents. Such a series of programs should include loans and loan guarantees which would insure increased resident ownership, ordinances regulating the discriminatory practices of banks, savings and loans, and insurance companies which individually and collectively discriminate against central city neighborhoods. Code compliance is only one aspect of meeting housing needs. It alone has grave dangers, but coupled with an integrated series of action programs can be beneficial.

At this time, concentrated code compliance in the Upper Ashbury would do far more harm than good.

Sincerely,

Calvin Welch
Corresponding Secretary

cc: Robert J. Dolan
All Supervisors

ITEMUPPER ASHBURY AREACITY-WIDEPopulation:

8,721

715,674

% Black

24%

13%

% Other

10%

30%

% White

66%

57%

Housing Characteristics:

Total Units

3,731

310,402

Total Units Owner Occupied (#/%)

837 (22%)

97,036 (31%)

Total Single Family Owner Occupied
(#/%)

441 (11%)

76,202 (26%)

Total Units Renter Occupied (#/%)

2,707 (78%)

197,283 (69%)

Income:

Median Family & Unrelated Individual \$5,494

\$6,765

% of All Persons With Income Below
Poverty Level

21%

14%

% of All Households With Income
Below Poverty Level

15.6%

14.6%

% of Renters Paying 25% or More of
Income for Rent

57%

41%

% of Units Occupied by Renters With
Income of \$5,000 or Less

40%

38%

Source: "1970 Census of Population
and Housing PHC (1) - 189

3/26/74

WHAT IS A RAP PROGRAM?

Informational leaflet on the Rehabilitation Assistance Program
Prepared by the Residents Committee to Preserve the Haight Ashbury

INTRODUCTION The City of San Francisco wants to bring its new RAP program into the Haight Ashbury. The RAP ordinance specifies that the city must find out what people in proposed RAP areas think about the program before the area is designated and the program begins. The Department of City Planning held a meeting to discuss the program in the neighborhood on January 30 of this year, at which time copies of the RAP ordinance were not yet available to the public. City Planning held an earlier meeting to talk about RAP on July 11, 1973, six months before the RAP ordinance was written or passed. Their report on what people in the neighborhood feel about the program is based on these two meetings.

Most residents in the area don't know much at all about the RAP program which has never been tried anywhere before. It is to inform people about what the RAP program will mean to them that this leaflet is written. It is a complicated program, and there are many things that are not known about how it will work. Here are some things that are known.

THE RAP AREA RAP is aimed at the Upper Ashbury area, which is defined by the city as extending from both sides of Seventeenth Street to both sides of Waller Street on the north and south, and from both sides of Stanyan Street to Euena Vista on the west and east.

Designation of the area. Before the RAP program can be brought in, the Upper Ashbury must be designated by the Board of Supervisors at a public hearing. This hearing will be scheduled in early April. People from the neighborhood can go to the hearing to speak about the program. The date of the hearing will be publicized as much as possible--watch for posters and leaflets.

The four questions. The RAP ordinance specifies that the Department of City Planning must determine the answers to four questions about an area before it is designated for RAP. This will be the subject of their report on the designation of the Upper Ashbury. These questions are:

1. Would rent increases or demolitions resulting from the cost of meeting rehabilitation standards result in widespread displacement of tenants?
2. Would RAP assist neighborhood-initiated improvement programs?
3. Would RAP preserve and improve the social, ethnic, and economic integration of the area?
4. Is there support from residents of the area and from the owners of property in the area for institution of RAP?

STRUCTURE OF THE RAP PROGRAM The program consists of four elements:

1. Concentrated code enforcement. All buildings within the designated area must be brought into compliance with the San Francisco Housing Code. The RAP ordinance calls for 95% of the area's buildings to be brought up to code within five years--5% can take a little longer. At present the code enforcement process does not normally include inspection of buildings with less than three living units--single family and two-unit buildings are not inspected unless a building permit is applied for or there are complaints. RAP will change that.

Of the approximately 4,000 living units in the area, well under half are owner-occupied. In the Haight Ashbury as a whole, 80% of the people are tenants. The RAP program is geared for single-family, owner-occupied homes. Because the tenant population is so high, many people feel that rent increases caused by the program will result in driving out a large percentage of the people who now live in the area. In

he Alamo Square FACE area, which is the most recent rehabilitation area comparable to the Haight, with a high percentage of low-income tenants, at least a quarter of the people who lived there before the program do not now live there. And of course rents have increased greatly.

At City Planning's January 30 meeting in the Haight Ashbury, Al Goldberg, Director of the Bureau of Building Inspection--who will be in charge of the RAP program--said all buildings would be brought up to code "one way or the other." When he was asked what "the other way" was, he answered, "Court action!"

Available rehabilitation loans. The Bank of America will loan the city \$20 million over a 20-year period--\$8 million to start with--to make rehab loans. The city will pay the AA-prime interest rate on this money, which is presently about $4\frac{1}{2}\%$, and which is tax-exempt for the Bank of America. The city will add interest points to cover its expenses for making loans available. The interest for the rehab loans is likely to be about 6%, although the RAP ordinance specifies only that the interest rate must be one percent lower than the going market rate--which means that interest could be more than 6% and as much as 8%.

Also, the Bank of America is requiring the city to allow adjustment of the interest rate it charges the city at the end of ten years. This variable interest rate for the city's loan from the bank could mean that the rehab loans to individual property owners would have variable interest as well, which would change over the period of the loan. Possibly the interest rate could change if the city's administrative costs are higher than expected.

Loans will be granted by the city's administrative staff, although there will be a citywide Loan Committee made up mostly of people appointed from the AP areas. This Loan Committee will decide only on matters of refinancing, hardship, and appeals; and their decisions are not binding on the city.

Hardship loans and Relocation Assistance. In cases where a property owner does not have sufficient income to qualify for a regular rehab loan, there is to be a fund for granting hardship loans up to \$3,500 with no interest, but this is only "when funds are available." It is the city's plan to fund this aspect of the program with the interest it collects on the money it gets from the Bank of America, which it will not be spending all at once; this is called arbitrage. But it takes time for interest to accrue, so until some time passes, there will be no funding for either hardship loans or relocation assistance to displaced tenants.

Relocation assistance "as funds are available" can be given to tenants who are moved out in order for rehabilitation work to take place. This does not at present include tenants who are forced to move because they cannot afford to pay rent increases. This part of the program is to be funded in the same way as the hardship loans, with interest the city earns on the RAP money it holds. And it will be some time until there are "available" funds. Also, it is unclear whether the amount of arbitrage will be sufficient for both relocation assistance and hardship loans, as no city studies of the amounts of assistance that will be necessary have been done for low-income areas like the Haight.

In addition, relocation assistance which was given in the previous FACE areas was a complicated and difficult process; and many people who were displaced in those areas did not even know that they might have qualified for assistance.

Public improvements. The RAP program is supposed to include a plan for making public improvements to the designated area. The city speaks of such things as the undergrounding of utility wires--which can cost a homeowner from \$200 to \$600 for connections--and the "channeling" of traffic onto some streets and off of others by widening sidewalks at certain intersections. The question of traffic "channeling", which has some streets carrying most of the traffic, or "filtering," which treats all streets equally for traffic flow, is a complicated one. But there are many people who do not like the idea of turning Stanyan, Clayton, or Waller streets into thoroughways for traffic moving to other neighborhoods--which might happen under the

"channelization" process.

The public improvements, must, by the RAP ordinance, be developed with citizen participation; and they must be funded before any loans can be given for the program. At present, the city has not held any meetings to discuss what the neighborhood would like in the way of public improvements; they have said they will present some ideas at the designation hearing, but these ideas will not be produced with any of the neighborhood's residents participation.

Rent Increase Guidelines. There are some controls on the amount of rent increase allowed for buildings whose owners have taken out RAP rehab loans. These guidelines set a base rent date (July 1, 1973 for the Upper Ashbury), and increases are allowed to cover all the landlord's cost for the RAP loan, for maintenance, for any other expenses, and for an amount tied to the Bay Area Cost-of-Living Index. There is no limitation on rent increases in buildings with no RAP loans; and there is nothing to stop a landlord from taking out a RAP loan, fixing up his building, paying off the loan in a year or two--and raising rents as much as he wants.

Tenants who are moved out of a building with a RAP loan so rehab work can be done have the right to move back in, if they can afford the rent increases. Also, tenants moved out so work can be done may receive up to \$300 for moving expenses, paid by the landlord.

Role of the Citizens' Advisory Committee. After area designation, 11 community residents are to be elected to form a Citizens' Advisory Committee--5 property owners, 4 tenants, and 2 representatives from neighborhood organizations. All members of the CAC must live in the area except the property owners, who can be absentee landlords. Functions of the CAC are to assist the city with RAP in various ways, to appoint a representative to the citywide Loan Committee, and to appoint an Area Rent Committee.

The Area Rent Committee, made up of 2 landlords and 2 tenants, hears appeals concerning rent increases in buildings that have RAP loans. These rent increases are first heard by the city administration, then can be appealed to the Area Rent Committee. Decisions of the committee, however, are not binding on the city.

Who operates the program? The RAP ordinance specifies the Chief Administrative Officer of the city or his designee as the person in charge of this program. The CAO has designated Mr. Goldberg of the Bureau of Building Inspection to run the program. There is a staff of administrative personnel and building inspectors who have been operating the city's FACE program, which was federally funded. Funds for FACE have been cut off, although some federal money can be made available if a city has a rehabilitation program of its own. It is for this reason that RAP is being created--to replace the FACE program.

Copies of the RAP ordinance are available from the Bureau of Building Inspection, Dept. of Property Conservation, 450 McAllister St.; or from the Clerk of the Board of Supervisors, Rm. 238, City Hall.

EFFECTS OF RAP ON HOMEOWNERS

In considering the effects of RAP on the homeowner, it is important to remember that the program is primarily a code enforcement program; only secondarily does it provide loans to homeowners. Under FACE, only a third of owners took out government loans, even at the FACE interest rate of 3%.

Code enforcement standards, especially in San Francisco where the housing code is outdated, are unnecessarily rigid. San Francisco has refused to adopt the federal model for local housing codes. Under a different sort of program than RAP, rehabilitation standards could be set at any level which would improve existing buildings at a price that existing residents could afford. While complete code compliance may be desirable over time, concentrating code enforcement on one area may inflate property values, and may therefore make property costs and taxes out of reach of the average person. Rapid increases in property values may be desirable for speculators, but property owners who simply want to make their home in the Haight

Ashbury may be afflicted with excessive increases in taxes. A good program would aim for a rehabilitation standard that would result in safer dwellings, but would not force a property owner to assume a debt beyond her/his ability to pay.

As RAP is designed, it will benefit larger landlords, who would eventually be code-enforced anyway. It does not serve the best interest of the small homeowner. Under the present policy of the Bureau of Building Inspection, single-family and 2-unit buildings are rarely inspected. Concentrating code enforcement in an area forces neighborhood-initiated improvements currently underway to occur in a way that better serves interests outside the neighborhood than it serves the present residents. Besides helping to maintain a large bureaucracy of inspectors for the Bureau of Building Inspection, the program benefits building trades contractors. The code compliance standards almost completely prohibit many homeowners from doing their own work, and no effort is being made under RAP to provide home maintenance classes for homeowners, or classes to inform them of building code requirements. There is, in fact, incentive under RAP for hiring a contractor to do the rehab work instead of doing it yourself. Pressure from building contractors during RAP ordinance hearings even took out the few sentences that said homeowner occupants in 1 and 2 unit buildings may do their own work, despite the fact that they still are permitted to do the repair work in their own homes.

Under the FACE program, a homeowner doing her/his own work would be given only \$100.00 of the amount of the rehab loan at the beginning of the loan. They would receive the rest of the loan only upon showing paid bills. And although it would be six months before they would begin loan payments, they would still be paying interest on the unavailable money. This part of the RAP program, though it might permit as much as \$500.00 to be paid in advance, makes for scattered, piecemeal work. A contractor is able to present plans and get the needed amount at the beginning of the work. This situation again benefits the larger landlord, who can absorb the costs or pass them along to tenants.

The larger landlord can even avoid taking out a RAP loan altogether, and by getting a loan on the private market, can completely avoid the rent increase guidelines. The owner-occupant, who desperately needs available rehabilitation loans, which are not generally available from banks for Haight Ashbury homeowners, must pay the full burden of code compliance costs.

The loan will be granted based on the owner's financial situation, balanced against the cost of compliance. Though 20% may be added to the amount of the loan for improvements not concerned with compliance (e.g., painting), the individual owner's financial situation may prevent her/his borrowing any additional amount. The larger landlord, with greater ability to pay, gets to take advantage of this part of the program, again passing the costs along to tenants. Refinancing an existing indebtedness will be available for some homeowners, though there are no effective restrictions keeping non-resident landlords from benefiting--and profiting--by refinancing.

The loans will be secured by the property owner's deed of trust. This form of securing loans means that foreclosure is a very speedy procedure which can be instituted after the homeowner has missed only two payments. A variable interest rate, which may fluctuate with the market rate, will make uncertain the actual amount of interest to be paid by the property owner.

No one is against the rehabilitation of housing; and the availability of loans to do that rehabilitation is key to any such program. However, the program must be designed in an equitable way, not serving special private interests, but actually meeting the public purpose for which it was conceived--decent housing for all the people of the city.

EFFECTS OF RAP ON TENANTS

Rents go only one way in the RAP program--up. The program contains rent guidelines only for buildings where the owners take out RAP loans, but they are increase guidelines. Tenants in the Upper Ashbury will be paying more rent because landlords are allowed to pass on all of their costs and are allowed a cost-of-living

Effects on Tenants, continued

increase. The guidelines hold rent increases to the requirements of the RAP ordinance only during the life of the loan. And there is no penalty for paying loans off quickly. Landlords cannot raise rents beyond cost-of-living standards and costs of improvements and maintenance. But the point is that RAP forces property owners to increase their present costs, and it allows those costs to be passed on to the tenants, raising their rents.

It could be argued that since tenants will be benefiting from the proposed rehabilitation by having a nicer place to live, it is only fair that they should pay the costs. However, this argument avoids some important characteristics of the present situation in the Upper Ashbury. According to the City Planning Department's study of Housing in the Haight Ashbury (August 1972), "Surveys conducted by the Planning Department and by University of San Francisco have found that many residents are devoting more than 35 percent of their income to rent, and the U. S. Census sample shows that about 40 percent of Haight Ashbury households are paying in excess of this proportion. This compares to recommended budgets of 20 to 25 percent."

Rent guidelines which contain no provisions for stabilizations and rollbacks will mean a high degree of dislocation in an area like the Upper Haight. Even small increases for tenants living on a budget already stretched beyond recommended limits can only mean that many of the present residents will be forced to move.

A second consideration that is avoided in the present program is the effect on rents in buildings where owners do not take out RAP loans. They will still be inspected and forced to be brought up to code, but if the owner feels that the rent guidelines are too severe, he can obtain private financing and raise his rents as much as he wants. In the areas of the city which underwent the FACE program, 2 out of 3 owners chose not to take out the federal loans, even at a 3% interest rate--which is considerably less than the proposed rate under RAP.

These considerations underline a really basic point about the housing situation in this country. Access to decent housing is directly linked to income level. With this understanding, the only way to improve the condition of the housing in a given area is to raise the income level of the people in that area. This means that either the people who are presently living in that area will have to somehow find the means of raising their incomes--or they will have to move to allow people who are already making more money to move in.

The Master Plan for the City of San Francisco calls for distributing low-cost housing throughout the Bay Area. Given the link between housing and income, this means that what is to be distributed throughout the region is low-income people. Given this, the fact that the RAP program does not contain more safeguards to insure that rehabilitation will benefit the people presently living here is really not very surprising.

Widespread dislocation of low-income people from a RAP area would seem to be an integral part of the RAP program (which is not to say its purpose). Many of the people who presently live in the Haight Ashbury do so because of its unique diversity. There is a degree of age, racial, economic, and cultural integration here that is found nowhere else in the Bay Area. The dislocations which will result from RAP will mean a much more homogeneous neighborhood. The sense of community which is currently building on the Haight's own sense of itself as a uniquely desirable place to live, will be lost.

What is needed in this city are not programs to remove people with low incomes from their homes and from the city, but rather a more comprehensive set of programs that will improve the quality of life of the people who now live here. This means city-funded housing programs which will assist people to purchase homes where they are presently living; and it means focussing city energy on the main reason that people have low incomes, that is, the serious lack of decent jobs. Rehabilitation programs that really benefit the people who now live here will work only if they are part of a broader program with a much wider focus.

The Impact of RAP on the Neighborhood

The above discussion has focused on the effects of RAP on the "Upper Ashbury" portion of our neighborhood. Yet, the "Upper Ashbury" RAP area is but a part of our entire neighborhood. What RAP's effect will be on the rest of the community is a question which must be considered if we, as a community, are not to be divided and played off against each other. Moreover, the question of RAP's impact on our entire community is important to consider because the Planning Department has officially declared its intent to include the remaining part of the Haight-Ashbury (from Waller Street north to Fulton Street) in a future RAP area "at the earliest opportunity".

Viewing RAP from a total community perspective reveals the program's major flaw (or attraction for City officials) which is its tendency to displace low and moderate income tenants and resident owners. Some 80% of all tenants in our neighborhood live in buildings owned by absentee owners. These owners only concern is maximizing their return on their investment. This means, simply, that there is an in-built pressure to increase the rents of 80% of the neighborhood's population, a pressure in no way counterbalanced by any rent stabilization program of the City or any provision in RAP. This systemic "push" to higher and higher rents benefits only the few non-resident owners at the direct expense of the many resident tenants. RAP strengthens and accelerates that "push", thus dividing the community and increasing social pressure and anomosity. RAP, in short, splits the community.

This fact demonstrates the great harm of RAP. However, this fact also motivates neighborhood initiated plans for improving our community.

As far back as 1968, the Haight-Ashbury Neighborhood Council, the most progressive and activist of the traditional neighborhood organizations in the Haight, articulated its housing policy as being one which supported only those housing programs which would improve the housing stock for the existing residents. This was the main concern in 1972 when the people of the Haight---over 2,000 of them---actively supported the downzoning of 48 blocks of our community.

Most recently, in August of 1973, the City Planning Commission accepted a Planning Department plan for the neighborhood which stated, in part:

"The major housing objective in the Haight-Ashbury is to improve and maintain the existing housing stock to meet the needs of community residents...Improvement costs will be substantial in some buildings and financial assistance may be needed for both owners and tenants."
(Emphasis added; Haight-Ashbury Final Report, page 3)

RAP does not meet this objective, accepted by the City itself. It fails to meet neighborhood needs because it only deals with the problems of one segment of our community, and a small minority at that.

What is needed in place of RAP is a total program of assistance to both owners and tenants, property tax reform, a total turnaround of the racist and discriminatory practices of banks, savings and loans and insurance companies, an affirmative action employment program involving the hospitals in the neighborhood (they jointly employ over 9,000 people, less than 1/4 of whom are from the Haight) so that they are required to employ Haight residents, a well-financed homeownership program so that housing costs are reduced and the number of owner residents in our community increases, and finally, a commitment from the City that it will provide the Haight-Ashbury the same services---health, cultural, educational---that it provides the Richmond and the Sunset neighborhoods.

In short, RAP alone does not solve our total neighborhood-wide housing problems; it will only increase them

Community efforts are being made by resident owners and tenants to develop a home ownership program. Efforts are also being made to deal with the total mix of our housing needs in a neighborhood-wide context. That context requires joint community action within our neighborhood and joint action with other neighborhoods throughout the city to force the city to place housing at the top--instead of the bottom--of the city's budget.

RAP is the tired old trick of playing one element of the people off against the other. It induces a preoccupation with small segments of the total problem. It is woefully underfunded and puts housing problems in the realm of "police problems" (inspections, court cases, etc.) instead of treating housing as one aspect of a wider problem.

The people of the Haight Ashbury, united with other neighborhoods of similar needs and problems, can solve their housing needs.

THERE ARE THINGS YOU CAN DO TO OPPOSE THIS PROGRAM

As this is being written, the area designation hearing before the Board of Supervisors is still several weeks away. Showing the Board that neighborhood residents do not want this program is the only way to stop RAP from coming into the Haight Ashbury. Pass this leaflet around to inform your neighbors, and COME TOGETHER:

1. Hold meetings on your block
2. Write letters and phone the Board members who will be deciding on area designation:

Al Nelder	558-2254
John Barbagelata	558-2145
Dorothy von Beroldingen	558-2497
Peter Tamaras	558-2943
Ron Pelosi	558-2407
John Molinari	558-2164
Robert Gonzales	558-2867

mail letters to: City Hall, San Francisco
and send copies to: Clerk, Board of Supervisors
City Hall, San Francisco
asking him to make copies for all Supervisors
3. Write to: Mayor Joseph Alioto
City Hall, San Francisco
4. Attend community meetings on RAP
5. Attend and speak at the area designation hearing before the Board of Supervisors.



